



Course Catalog for Banks

Compliance Training, **Made Simple**

OnCourse Learning Financial Services is the online training partner of choice for the financial services industry. For nearly 40 years, we have earned considerable customer loyalty and an unmatched reputation for industry-leading and engaging courses, exceptional and responsive service, and training technology that inspires learning.

Comprised of more than 550 courses, OnCourse Learning's Course Catalog for Banks is a comprehensive training solution designed specifically for financial institutions. Topics within the catalog include regulatory compliance, BSA and AML case studies, financial and professional skills, director-level training, refresher courses, and ABA-approved continuing education. Also included is our expanded series of courses on Commercial and Consumer Lending.

A comprehensive mortgage lending library exists for depository institutions, which is populated from content approved by the Nationwide Mortgage Licensing System (NMLS). This gives your mortgage lending professionals access to content deemed significant and relevant by the NMLS.

OnCourse Learning offers access to more than 10,000 courses on regulatory essentials across many industries, including banks, credit unions, mortgage lenders, gaming, insurance, real estate, and healthcare.

We invite you to explore this catalog and discover premier online learning that helps you enhance your workforce, advance careers, and manage compliance. Thank you for your interest in OnCourse Learning Financial Services. We look forward to providing comprehensive training solutions for your organization.



OnCourse Learning delivers licensure, regulatory professional training, and compliance education solutions throughout the nation's leading industries including financial services, healthcare and real estate. Through trusted industry expertise, compliance management and technology solutions, OnCourse Learning focuses on advancing the e-learning environment for individuals and businesses to help to build new careers, empower employees through knowledge and identify efficiencies in corporate training management. OnCourse Learning offers a full suite of educational products including state and federally approved pre-licensing and continuing education programs, accredited course content, exam prep tools, publications, e-books, events and a sophisticated and customizable learning management system and course-authoring tool.

To learn more, visit [OnCourseLearning.com](https://www.oncourselearning.com)




Organization-wide training, **made simple**

OnCourse Learning is your partner for compliance, regulatory, and professional training with over 550 courses designed specifically for financial institutions. However, we understand our clients have unique business requirements, so we created three flexible training packages to best meet the needs of your financial institution.

Packages include:

- **Ascent:** Choose from over 550 courses within 30 series with this a la-carte option.
- **Expansion:** Broaden your training with over 230 courses in this package with the option to add additional series.
- **Breakthrough:** Train multiple departments with this premier package which includes almost 500 courses to meet your business needs.

 X = Included
O = Optional

Series	Ascent Package	Expansion Package	Breakthrough Package
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To get started, contact us today! **877-999-3343**

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Lending Compliance

The Lending Compliance Series provides your staff with the essential knowledge to contribute to the lending cycle in a knowledgeable and compliant manner. From advertising and application to collections and credit reporting, this series provides the knowledge to effectively and compliantly navigate the lending cycle.

These courses are recommended for:

Mortgage Bankers, Retail Bankers, Commercial Bankers, Trade Finance Bankers, Internal Audit Services, Compliance Professionals, Loan Operations Professionals

A Borrower's Right to Privacy in a Mortgage Transaction-TP

60 MIN This course will review a borrower's right to privacy and the privacy expectations for various aspects of mortgage transactions.

Appraisal and Evaluation Interagency Guidelines

30 MIN This course provides an overview of the appraisal and evaluation guidelines developed for all the federal financial institution bank, savings bank and credit union regulators.

Collection Practices and Loan Workouts

60 MIN This course provides an overview of responsibilities of the collection department. It explains the use of letter and telephone collection techniques. Lastly, it explains repossessions, foreclosures, loan workouts, and bankruptcy.

Commercial Compliance Overview

120 MIN Financial institutions need to comply with certain lending laws. Explore the Equal Credit Opportunity Act (ECOA), Regulation O, the Home Mortgage Disclosure Act (HMDA) and other regulations relevant to your role.

Consumer Credit Lending Practices

90 MIN This course provides a comprehensive review of the consumer lending market and how consumer loans are made.

Consumer Credit Products

60 MIN This course provides definitions of consumer credit terms and explains the growth and demand of non-real estate related products. Explores real estate-related terms for home equity loans, home equity lines of credit, loan to value ratios, and how to calculate the maximum loan amounts.

Consumer Installment Loan Compliance Overview

60 MIN This course introduces you to consumer installment loans and the rules regulating them. You will learn about the relationship between the laws governing these loans, and your institution's role in handling such loan applications.

Consumer Leasing Act: Regulation M

60 MIN Get acquainted with the concepts, terms and requirements of the Consumer Leasing Act as implemented by Regulation M of the Truth-in-Lending Act (TILA).

Consumer Lending Regulations

60 MIN This course covers the primary regulations related to consumer lending with emphasis on Equal Credit Opportunity and Truth in Lending.

Equal Credit Opportunity Act: Regulation B

60 MIN Learn about the recordkeeping and reporting requirements your institution must adhere to in order to maintain compliance with the Equal Credit Opportunity Act (ECOA) and Regulation B.

Escrow Accounts and Disclosures

60 MIN This course explains what escrow accounts are and how they are used. It also discusses escrow analysis, escrow statements and required disclosures.

Evaluating Business Loans

90 MIN This course discusses the basics of business lending including applications, business plans, underwriting and collateral.

Exploring Mortgage Servicing Rules

60 MIN This course covers the Mortgage Servicing Rules and your responsibilities as a mortgage servicer.

Exploring Small Servicer Mortgage Servicing Rules

60 MIN This course covers the Mortgage Servicing Rules and your responsibilities as a small mortgage servicer.

FACT Act Overview

90 MIN Find out how customers' personal credit, personal and insurance information should be managed according to FACTA and Fair Credit Reporting Act (FCRA) requirements.

Fair Credit Reporting Act (FCRA)

60 MIN Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.

Fair Debt Collection Practices Act (FDCPA)

60 MIN Explore FDCPA rules for how debt collection agencies may communicate with consumers.

Fair Housing Act (FHA)

90 MIN Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.

Fair Lending Overview

90 MIN Become acquainted with basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.

Federal Regulation of Real Estate Appraisals

60 MIN Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.

Financial Alternatives for Small Business

30 MIN This course provides an overview of the financial options for small businesses.

Flood Insurance

60 MIN Examine the underlying purpose and conditions of the National Flood Insurance Program and how its statutes affect flood insurance requirements. Gain a better understanding of how flood insurance laws are implemented when your institution makes, increases, extends, or renews a loan secured by property located in a Special Flood Hazard Area.

Home Mortgage Disclosure Act: Regulation C

60 MIN Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.

Home Mortgage Processing and Compliance

90 MIN The course describes the entire home mortgage processing system from compliance, application, underwriting, and closing. It also covers specialized topics such as credit scoring and automated processing.

Home Purchases, Refinances, and Mortgages

45 MIN This course describes the process and key issues for a potential home buyer. It presents issues of deciding to buy or rent, and the financial issues related to both choices. The course then covers the fundamental steps of applying for a mortgage through the final step of settlement.

Homeowners Protection Act of 1998—PMI Act

60 MIN This course explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.

Introduction to Credit Card Regulations

60 MIN The laws and regulations that govern the financial services industry today were enacted in response to economic and banking crises, public pressure and the development of new products and technologies. Gain a better understanding of federal credit card laws and regulations.

Lending on Commercial Real Estate

30 MIN This course describes the basic activities involved in lending on commercial real estate.

Loan Servicing Compliance—Regulation X

60 MIN This course discusses the primary provisions in the Consumer Financial Protection Bureau's regulations covering mortgage loan servicing with the focus on Regulation X.

Loan Servicing Compliance—Regulation Z

90 MIN This course discusses the primary provisions in the Consumer Financial Protection Bureau's regulations covering mortgage loan servicing with the focus on Regulation Z.

Military Lending Act

30 MIN This course provides general knowledge of the Military Lending Act and its requirements for credit unions. It begins by discussing how the Military Lending Act has evolved since its implementation in 2007. Elements of coverage, general requirements, and other key aspects are considered.

Plain and Simple—A Step-By-Step Guide to the New Integrated Disclosures

120 MIN The Dodd-Frank Act made provisions for a wide range of new consumer financial protections, including the establishment of the Consumer Financial Protection Bureau. One of their actions was to see to the creation of an integrated disclosure for use in mortgage loan transactions. This course will describe the disclosures—The Loan Estimate Disclosure and The Closing Disclosure. By the end of this course you will be able to describe the goals of the integrated disclosures and details about the two disclosure forms, including deadlines, standards and procedures.

Private Education Loans (PEL): HEOA and Reg. Z

20 MIN This course discusses the background and regulations for private education loans.

Raising the Bar: A Guide to the 2014 CFPB Rules

60 MIN Deemed some of the most significant changes to the mortgage regulatory landscape in history, the new CFPB mortgage servicing rules greatly vary in scope and apply to many mortgage areas. This course reviews the rules in detail, summarizes all of the changes each respectively implements and offers discussion scenarios to help students better understand how the new rules apply in real-world situations.

Real Estate Settlement Procedures Act (RESPA): Regulation X

60 MIN Designed to eliminate illegal kickbacks and referral fees, the Real Estate Settlement Procedures Act (RESPA) and Regulation X outline specific servicing regulations and escrow account practices your institution must adhere to.

Referral Techniques for Non-licensed Employees

30 MIN This course explains how to use referral programs to sell non-insured investment products within an insured depository institution.

Residential Mortgage A-B-C: Mortgage Regulations

90 MIN Explore the regulations governing the residential mortgage lending process, including fair lending compliance, disclosures and terminology, customer credit reports and other factors that affect consumers and the communities in which they live.

Servicemembers Civil Relief Act (SCRA)

60 MIN For up to a year following active duty, Americans who serve in the armed forces are protected from lawsuits under the SCRA. Understand your institution's role in complying with this act.

The S.A.F.E. Act

30 MIN Learn about the regulations governing banks under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act)—specifically mortgage loan originators' and their employers' requirements to register with the federal government annually.

TILA—Beyond Basics—Certain Home Mortgage Loans

30 MIN Course material provides brief background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on specifics of home secured closed-end credit that are either recent requirements, or, are high-risk. Coverage includes MDIA, rescission, HOEPA, HPML, and other specifics of home-secured, closed-end credit.

TILA—Closed-End Residential Real Estate Loans

30 MIN Course material provides background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for home secured closed-end credit. Coverage includes MDIA, rescission, HOEPA, and other specifics of home-secured, closed-end credit.

TILA—Home Equity Lines of Credit (HELOC)

30 MIN Course material provides background on the basics of typical consumer-purpose, open-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for open-end, home-secured credit. Coverage includes billing error resolution, credit balances, rescission, and other specifics of home-secured open-end credit.

TILA—Installment Loans—Non-Real Estate Secured

30 MIN Course material provides background on the basics of typical unsecured or personal property-secured, consumer purpose, closed-end credit requirements, and focuses on disclosure timing and content for closed-end installment loans.

TILA—Open End Loans/Credit Cards

30 MIN Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit card requirements, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes CARD Act, billing error resolution, credit balances, and other specifics of open-end credit.

TILA—Unsecured Open-End Loans

30 MIN Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit requirements other than credit cards, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes billing error resolution, credit balances, and other specifics of open-end credit.

Truth in Lending Act: Regulation Z

60 MIN Expand your knowledge of the Truth-in-Lending Act and Regulation Z, which implements it. Note: This is our general Truth-in-Lending Act (TILA) course.

Truth in Lending for Loans Secured by Real Estate—Regulation Z

90 MIN The course provides an introduction to the Truth in Lending law and Regulation Z as it applies to real estate secured loans. It also discusses the special Regulation Z disclosures for what are known as HOEPA mortgages.

Deposit Compliance

The Deposit Compliance Series will equip your deposit staff and management with the tools to understand and execute their tasks within the organization.

These courses are recommended for:

Internal Bank Auditors, Retail Bankers, Commercial Bankers, Compliance Professionals, Internal Bank Security/Fraud Professionals, Legal Counsel, Marketing/Advertising Professionals

Affiliate Transactions: Regulation W

60 MIN A financial institution may engage in financial transactions with its parent company, other companies owned by its parent company, or other interrelated companies. Learn about Regulation W-compliant policies and procedures your company must follow when making these types of transactions.

Anti-Boycott

90 MIN Learn about your responsibilities under the anti-boycott provisions of the Export Administration Act and test your knowledge using a scenario-driven interactive activity.

Anti-Tying

60 MIN Explore the basics of anti-tying restrictions—discover what anti-tying is, when it occurs, and how to avoid violations—and study the exceptions that apply to the anti-tying rules. Also, learn about other factors relating to anti-tying, such as anti-trust laws and anti-tying penalties.

Automated Clearing House (ACH)

60 MIN Gain a basic understanding of ACH transactions. Learn about general requirements for Office of Foreign Assets compliance and ACH transactions, and see how this new SEC code will affect financial institutions.

Cash Management Services

60 MIN This course describes cash management and explains how banks assist businesses to improve cash management.

Check 21 Act Overview

60 MIN Gain a basic understanding of the Check 21 Act. Review the checking process, general requirements for substitute checks, consumer awareness provisions and expedited re-crediting procedures.

Deposit Compliance Overview

90 MIN Learn about the rules and regulations that govern deposit accounts. Topics include customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.

Deposit Operations Regulations

90 MIN This course addresses six regulatory compliance subjects that are important to the operation of deposit accounts at financial institutions. Four of the laws discussed have as their focus the protection of customer rights. The two other laws discussed have purposes other than protection of the customer.

FBO—Foreign Correspondent Bank Accounts

20 MIN This course explains why foreign correspondent accounts pose money laundering risks to your branch/agency. The course also discusses the BSA and USA PATRIOT Act requirements that you must follow for foreign correspondent banking transactions. At the end of the course, you will be asked to apply what you have learned in a case study scenario.

Federal Deposit Insurance Corporation (FDIC)

90 MIN Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.

Federal Election Campaign Act (FECA)

90 MIN Learn about the purpose of the FECA, and how it regulates political contributions. Following the training, test your aptitude with an interactive scenario.

Fedwire (Reg J)

45 MIN Regulation J governs all funds transfers performed through Fedwire. Explore Subpart B and learn about the general regulation requirements, internal controls and operations, and practices you must be aware of to ensure your institution maintains compliance.

Foreign Corrupt Practices Act (FCPA)

90 MIN The Foreign Corrupt Practices Act (FCPA) contains both rules that prohibit bribes to certain foreign officials, and regulations for accounting practices. Learn about these provisions and the allowable payments under this act—then test your knowledge in an interactive scenario.

GLB Privacy (No Opt-Out)

90 MIN Gain a better understanding of GLB Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution.

GLB Privacy (Opt-Out)

60 MIN Review GLB Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.

Methods of International Payments

60 MIN This course discusses some of the unique factors related to foreign sales. Selling goods and services to foreign customers involves special factors important to the exporter and the exporter's lender including methods of payment and export programs.

Overdraft Protection Guidelines and Regulations

30 MIN This course covers important regulations relating to overdraft services and explains the elements of a good overdraft program.

Regulation E Error Resolution

60 MIN This course describes the purpose of Regulation E and emphasizes the error resolution process.

Reserve Requirements: Regulation D

90 MIN Financial institutions must keep certain amounts of cash available for customer withdrawals. Take a closer look at Regulations D and Q that support and govern these requirements.

Right to Financial Privacy Act (RFPA)

90 MIN Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

Sweep Account Disclosure Requirements

30 MIN Build on your knowledge of FDIC and commercial deposit accounts, while brushing up on your familiarity with FDIC coverage of sweep accounts.

Truth in Savings: Regulation DD

60 MIN Learn how the Truth in Savings Act and Regulation DD help consumers make informed decisions when depositing money at financial institutions.

Transaction Compliance

The Transaction Compliance Series covers the compliance requirements for financial institutions. Included in this series are the critical BSA, AML and OFAC courses that effect all departments and staff within the organization and beyond. This series includes five ACAMS-accredited courses*.

These courses are recommended for:

Compliance Professionals, Internal Audit Services, HR Professionals, Retail Bankers, Mortgage Bankers, Commercial Bankers, Trust Professionals, Electronic Service Professionals, Bank Management

AML & SAR for Mortgage Lenders and Originators

60 MIN Under the expanded anti-money laundering (AML) and suspicious activity report (SAR) final rule that took effect in August 2012, mortgage lenders and originators are now subject to AML and suspicious activity regulations. In this course, students will learn about the money-laundering process, key AML legislation, money-laundering prevention, and SAR filing requirements.

AML for Customer Service Representatives

60 MIN Customer service representatives need to have deep working knowledge of money laundering—including how this crime is defined and the specific steps they must take to prevent it.

AML for Lenders

90 MIN Learn about lender-specific AML legislation, and review steps you need to take to help prevent money laundering at your financial institution.

AML for Operations

90 MIN Review the money laundering process, key AML legislation, and ways that you—as an operations employee—can help your organization comply with AML laws in your organization.

AML for Tellers

60 MIN If you are a teller, or you manage a team of tellers in your institution, this AML training is for you. Learn how money laundering is defined and the specific steps you or your employees should take to prevent it.

AML: What Are PEPs?

90 MIN This module summarizes the threat of money-laundering with a focus on the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.

***Anti-Money Laundering (AML)**

60 MIN Be informed about money laundering. Learn about the process, legislation and requirements—and discover ways you can prevent money laundering at your financial institution.

***Anti-Terrorism Overview**

90 MIN Explore the laws designed to protect financial institutions' assets and help prohibit certain types of organizations from accessing the U.S. financial system.

***Bank Secrecy Act (BSA)**

90 MIN The BSA helps the United States government combat money laundering and other illegal financial activity. Learn about BSA-related identification, recordkeeping and reporting requirements.

BSA for Customer Service Representatives

90 MIN If you are a customer service representative, or you manage a team of customer service representatives, then you need to know BSA-compliant ways to obtain customer identification, report transactions and retain records.

BSA for Lenders

60 MIN Loan officers have a unique role in upholding the BSA. Gain a better understanding of key legislation that helps the U.S. combat money laundering and other illegal financial activity. Note: This course takes the position that loan officers do not accept payments on accounts. Instead, loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information.

BSA for Operations

60 MIN Because of their broader access to account records, operations employees have the opportunity to detect certain types of fraud that other employees might not be able to uncover. Learn specific BSA-detection best practices operations personnel should employ when accessing customers' account records.

BSA for Tellers

90 MIN Learn the regulations tellers must follow to help combat money laundering and other illegal financial activity—particularly the BSA-relevant information a teller must know to maintain compliance during typical transactions.

BSA/AML Trust

60 MIN As a trust department employee, it is essential that you manage the BSA/AML risk of your accounts and protect your accounts from criminal activity. Explore the source of BSA/AML risk, find out about programs and government agencies in place to assist in managing this risk, and learn what the penalties are for violating these laws.

Currency Transaction Reporting

60 MIN Take a closer look at the CTR requirements of the BSA. Discover the necessary customer information required by the CTR form; and how to correctly complete it for specific situations.

Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

30 MIN CDD is a critical component of your institution's Bank Secrecy Act and anti-money laundering policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.

***Customer Identification Program (CIP)**

90 MIN Review the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA Patriot Act. Explore the relationship between a CIP and your institution's anti-money laundering program. Learn how to verify the identity of customers and how to respond to identity-verification problems.

Elder Financial Abuse

60 MIN Learn how to recognize different types of elder financial abuse, what to do if you suspect a customer is a victim, and precautionary measures you can take in your institution to help prevent this abuse. Following the course, practice identifying and combating elder financial abuse with interactive case studies.

Electronic Funds Transfer Act: Regulation E

60 MIN Find out how the Electronic Funds Transfer Act is implemented with Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.

Expedited Funds Availability Act: Regulation CC

60 MIN Explore the Expedited Funds Availability Act and Regulation CC. Learn about the basics, exceptions and the specific availability of particular funds.

HIPAA and COBRA for Financial Institutions

30 MIN This course provides an overview of two key laws that are administered by the Human Resources management of a financial institution, HIPAA and COBRA. HIPAA concerns the handling of protected health information for both your employees and your customers. COBRA covers the health insurance coverage for your employees and their families. Also discussed are the current challenges of the evolution in health care coverage.

Managing OREO

20 MIN Other Real Estate Owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as "other real estate owned" since owning the property was not in the lending institutions' original intent—they expected the loan to be repaid in full, with interest. This course will provide an overview of the OREO terms and concepts, the associated risks, and guidelines for managing the OREO situation.

National Bank Trust Activities (Part 9)

60 MIN National banks engaging in trust activities are subject to compliance with the Office of the Comptroller of the Currency (OCC) 12 CFR Part 9—also known as Regulation 9. Explore Regulation 9 basics, including the fiduciary requirements associated with discretionary investment reviews, administrative account reviews, conflicts of interest and self-dealing.

Office of Foreign Assets Control (OFAC)

60 MIN Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.

Providing Service to Customers with Disabilities

60 MIN Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.

***Suspicious Activity Reporting**

60 MIN Are you confident in your ability to detect and report suspicious BSA activity? Become more proficient with identifying several types of suspicious activity and better understand your reporting responsibilities.

The Importance of Anti-Money Laundering in the Mortgage Profession

90 MIN This course will review the concepts of money laundering and terrorist financing, the roles of government agencies in preventing money laundering, and the processes required to report suspicious activity.

Trade Finance Fraud

30 MIN Trade finance fraud is a type of money laundering performed during the shipment, documentation, or purchase of goods and services. Attain a deeper understanding of the red flags that indicate trade-based money laundering, and of procedures you can use to help fight this growing crime.

Unlawful Internet Gambling: Regulation GG

20 MIN Gain a deeper understanding of the Unlawful Internet Gambling Enforcement Act and the reasoning behind Regulation GG. Explore policies, procedures and account-opening due diligence practices, and learn how to handle suspicious and restricted transactions.

Retail Banking

The Retail Banking Series will arm your branch and frontline staff to effectively execute transactions and understand the working of retail products and services while staying up-to-date on the latest regulatory requirements.

These courses are recommended for:

Compliance Professionals, Internal Audit Services, HR Professionals, Retail Bankers, Commercial Bankers, Trust Professionals, Electronic Service Professionals, Deposit Operations, Internal Security/Fraud Professionals

Accepting Negotiable Instruments

90 MIN Learn the basic standards and procedures that apply when you accept or cash checks that are presented at the teller window. The laws and compliance requirements affecting checks are detailed and very important. Because customers will present checks on a regular basis, you will need to know basic check law requirements so you can effectively respond to customers' deposit and check-cashing requests. Also, because of an increase in check fraud, accepting checks poses the risk of financial loss for your institution. As a result, your understanding of these rules is essential to minimizing those risks and protecting your institution.

Bank Broker/Dealer Exemptions: Regulation R

90 MIN Given its many complexities and levels of conditional requirements, comprehending Regulation R can be a daunting task. Get savvy about its four primary provisions, as well as some of the additional exceptions available to banks under the rule, and learn what's next for regulatory agencies and banks.

Cash Drawer Balancing

60 MIN Revisit basic cash drawer accounting principles, including balancing procedures and opening and closing policies.

Check Fraud

60 MIN This course covers check fraud beginning with the various types of checks to the most common types of check fraud and how to avoid them.

Check Kiting

30 MIN This course describes check kiting and provides an overview of the problems of check kiting. It focuses on policies, procedures, systems, and employee techniques for detecting check kiting.

Convenience Products and Services

60 MIN Review common banking products and services that financial institutions have developed to meet customers' increasing demand for convenience.

Counterfeiting and Forgery

60 MIN Counterfeiting and forgery is a large concern for financial institutions because of the amount of money they handle and process. Institutions must take steps to ensure the security of money. This course will explain counterfeiting and forgery, how to recognize this security threat, as well as what actions to take.

Deposit Products

60 MIN Learn about deposit products and services offered by financial institutions. Topics covered include types of deposit products available and their associated features and benefits, the interest earned on certain accounts, and the importance of deposit account relationships to customers and financial institutions alike.

Deposits and Withdrawals

60 MIN Help prevent fraud and money laundering at your financial institution by keeping your account deposit and withdrawal skills sharp.

Fraud at the Teller Station

60 MIN This course provides tellers with a discussion of how criminals try to commit fraud at the teller station and with the firm's customers. The course provides in depth discussions of check fraud, remote checks, identity theft and a number of customers frauds.

Future of Retail Banking

30 MIN This course discusses the current and future of the Retail Banking market.

Handling Consumer Complaints

30 MIN This course explains why handling complaints is so important to a business' success and how to develop and implement an effective complaint program.

Handling Stop Payments

30 MIN Get acquainted with the rules and procedures for accepting and processing stop-payment orders, and learn how stop payment orders affect personal checks, electronic funds transfers and financial institution obligations.

Health Savings Accounts

90 MIN Confused about HSAs? You're not alone. Explore the basic rules for these tax-advantaged medical savings accounts, including establishment, contributions, distributions and annual reporting. Plus, learn about the specific responsibilities of an HSA owner and a custodian or trustee.

Insurance Disclosures

30 MIN Institutions that sell or offer insurance products to consumers need to follow certain regulations. Review laws related to insurance referrals, information disclosure and methods of sale.

Insurance Products

60 MIN Explore the insurance products offered by your institution, learn how to recognize insurance sales opportunities, and uncover ways to obtain and forward quality product referrals.

Introduction to Compliance for Front-Line Employees

60 MIN This course is an introduction to the compliance responsibilities of tellers. The course categorizes several job functions and provides an overview of the compliance regulations that apply to each function. Please note: Our assumption is that tellers are involved in the typical window transactions, such as handling deposits and withdrawals from deposit accounts, receiving payments on loan accounts, making transfers from account to account, selling cashier's and teller's checks, and assisting with balance inquiries.

Introduction to Compliance for Tellers

60 MIN Gain a better understanding of tellers' compliance responsibilities, and the specific regulations that apply to each job function. Please note: Our assumption for this training is that tellers handle typical window transactions, such as deposits, withdrawals, receiving payments on loan accounts, account transfers, selling cashier's and teller's checks and assisting with balance inquiries.

Issuing Negotiable Instruments

60 MIN Learn about the four types of negotiable instruments, including cashing- and issuing-related procedures and guidelines.

Measuring Depository Branch Performance

30 MIN This course provides a sophisticated model for how to measure financial institution branch performance.

Money Handling

60 MIN Whether you are a bank teller, or you manage a team of tellers, keeping your money-handling skills sharp is essential. Revisit how to handle cash properly.

New Account ID Procedures (CA Specific)

90 MIN Find out the specific state-mandated account-identification procedures that must be adhered to when helping customers open new accounts in California.

New Account Representative Training

60 MIN This course describes the role of the new account representative with emphasis on member service, opening accounts and implementing regulations.

Nondeposit Investment Product Sales

45 MIN This course discusses the objective and scope of the Interagency Statement on Retail Sales of Nondeposit Investment Products and how the guidelines are enforced by the regulators.

Non-Deposit Investment Products

60 MIN Get a broad overview of non-deposit investment products, and discover the related procedures and limitations unlicensed branch employees must follow when dealing with them.

Nonresident Alien

15 MIN A nonresident alien is defined as someone who is not an American citizen, yet resides or works in the U.S. and meets certain residency terms, but has not been issued a green card. Learn about the processes you must follow when opening or maintaining an account for a nonresident alien.

Opening a Deposit Account

60 MIN Review the laws and regulations that dictate account opening procedures. Learn about account agreement and opening disclosures, customer certifications, types of accounts, various forms of ownership, customer-identifying information and reporting requirements.

Overview of Teller Responsibilities

30 MIN This course provides an overview of the basic activities and responsibilities of the teller.

Prepaid Access

60 MIN This course provides general knowledge of the prepaid access rule in relation to providers and sellers of prepaid access. It begins by discussing the overall scope of this rule, key definitions, and exemptions. This course also explains the requirements of providers and sellers of prepaid access. Finally, other regulatory considerations will also be addressed.

Private Banking

60 MIN If your financial institution serves high net worth clients, this course is for you. Explore several types of large value account relationships, the risks they pose to your financial institution, and policies and procedures you can follow to minimize crime associated with these types of accounts.

Records Management

60 MIN Gain a deeper understanding of records management, including your role and responsibility for successfully managing the records that you handle at work.

Remote Deposit Capture

60 MIN Remote Deposit Capture (RDC) allows customers to scan deposited documents and transmit the digital images to financial institutions for posting and clearing. This course explores issues, considerations and legislation that relates to RDC.

Robberies

60 MIN Unfortunately, if you work at a financial institution, you have an increased risk of being a victim of robbery. While such a scenario is highly unlikely, preventing robbery is part of your role at work. Explore common robbery tactics, and get tips about what to do if you find yourself facing this situation.

Safe Deposit Boxes

60 MIN Review generally accepted practices for administering safe deposit boxes. Note: The common practices covered in this course are presented as examples only—always follow your bank's specific guidelines.

Savings Bonds

30 MIN Learn the basics about how to issue and redeem U.S. Savings Bonds.

Trust Law Basics

60 MIN Get acquainted with the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.

Trust Services

60 MIN How do trust services benefit customers at your financial institution? Learn about concepts related to trust services and the different types of trusts that exist. Also, find out how to recognize an opportunity to offer trust services to a customer at your financial institution.

Wire Transfers

60 MIN Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.

Enterprise Risk Management & Compliance

These courses cover a variety of risk and compliance management topics that effect an institution and its operations, including interest rate risk, ADA, CRA, identity theft and more.

These courses are recommended for:

Varies by course; Compliance Professionals, Retail Bankers, Marketing/Advertising Professionals, Internal Audit Services, Bank Security/Fraud Professionals, Consumer Lenders, Mortgage Loan Officers, Commercial Loan Officers, Underwriting Staff, Bank Officers, Loan Review Professionals, and in some cases—all employees

Active Shooter/Critical Incidents in Financial Institutions

30 MIN This course will examine the unique dynamics of active shooter and critical incidents occurring in financial institutions. Ways to capitalize on the unique advantages of financial institutions will be discussed, as well as strategies for dealing with the distinct challenges this public business space presents.

Advertising Compliance

60 MIN Get an overview of the federal laws and regulations that govern financial institution advertising, and the related practices that are permitted and prohibited.

Americans with Disabilities Act

60 MIN This course provides a description of the Americans with Disabilities Act (ADA) provisions of importance to most financial institution employees. It also describes the primary public accommodation requirements of the ADA.

Bank Bribery Act

30 MIN As a financial institution employee, you are prohibited from accepting certain gifts under the Bank Bribery Amendments Act. Find out what gifts are not permissible; then test your knowledge in a model scenario.

Business Continuity and Disaster Recovery

60 MIN If a natural disaster or other unexpected catastrophic event disrupted your business's day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.

Change Management

20 MIN This course defines organizational change, describes the different types of change and discusses the management change process.

CISA—Customer Information Security Awareness

120 MIN Explore specific requirements and general rules you must follow to ensure the security of customer information.

Community Reinvestment Act (CRA) for Intermediate Institutions

60 MIN Discover why the Community Reinvestment Act (CRA) is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Large Institutions

60 MIN Geared to large institutions, uncover your responsibilities under the Community Reinvestment Act (CRA), and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Small Institutions

60 MIN Gain a better understanding of why the Community Reinvestment Act (CRA) is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Consumer Financial Protection Bureau—CFPB

30 MIN This course covers the Consumer Financial Protection Bureau (CFPB), its regulatory authority, and some of its early regulatory initiatives.

Consumer Protection Through Accurate and Ethical Advertising-TP

60 MIN This course will discuss several regulations that were created to protect the consumer. Specifically within this course, the methods certain products are advertised, such as the SAFE Act, the Truth-in-Lending Act, and the Mortgages Acts and Practices Rule.

Dodd-Frank Wall Street Reform and Consumer Protection Act

60 MIN This course describes the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) The Dodd-Frank Wall Street Reform (DFA) and Consumer Protection Act was signed into law on July 21, 2010, and has made sweeping reforms to not only the financial industry, but many other industries as well. The law is divided into sixteen titles, often with each title being read as its own individual Act.

Ethical Dilemmas and the Fight against Mortgage Fraud

90 MIN This course focuses on the how the new rules issued by the Consumer Financial Protection Bureau generally help to resolve ethical dilemmas faced by loan originators during the mortgage lending process. It will describe ethical dilemmas that may arise in mortgage lending transactions, show how unethical practices contributed to market losses, and outline new statutory and regulatory requirements that are intended to guide mortgage professionals toward the right choices. Although this course generally addresses some of the provisions found in the rules, the information provided in this course does not address specific details of these rules and should not be used as a complete review of the regulations discussed.

Ethics for Bankers

90 MIN Gain a deeper understanding of the legal foundations and compliance regulations that support ethical banking behavior. Also, identify strategies that can help you minimize common areas of concern and work-related ethical dilemmas.

Frauds and Scams

60 MIN Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists.

Guidelines for an Environmental Risk Program

30 MIN This course explains the rationale for the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) of 1980 and the Federal Deposit Insurance Corporation updated Guidelines for an Environmental Risk Program related to it.

Insider Trading

60 MIN Get savvy about securities law violations. Prevent potentially serious criminal and civil infractions and make informed decisions about trading activities.

Interest Rate Risk Management

90 MIN This course discusses the responsibilities of senior management and the board of directors in the management of interest rate risk. It covers measuring interest rate risk, duration, and net economic value.

Limitations on Interbank Liabilities—Regulation F

20 MIN This course is designed to describe the risks related to interbank liabilities. It also explains the basic policies and procedures needed to comply with Regulation F.

Loan Servicing Loss Mitigation

60 MIN This course covers regulations issued by the Consumer Financial Protection Bureau covering how mortgage loan servicers should handle borrowers who might face foreclosure. The course covers policies, procedures and loss mitigation processes.

Loans to Executive Officers: Regulation O

60 MIN Regulation O governs the extension of credit to insiders, and requires that credit to insiders be no more favorable to insiders than to other borrowers, and limits the total amount of credit that may be extended to insiders. This course reviews Regulation O basic requirements, including definitions of an insider, the rules concerning extensions of credit, and the civil penalties for violations. It also provides guidance on the general prohibitions of extending credit to insiders, including individual and aggregate lending limits. Finally, the course addresses recordkeeping and reporting requirements.

Management Overview of the BSA and AML Program

20 MIN This course explains the role of the board and management in the creation and management of the BSA/AML compliance program. It explains the four basic elements of a BSA/AML program including risk assessment, internal controls, independent testing and training.

Pretext Calling and Identity Theft

60 MIN As a financial institution employee, you need to be aware of security threats posed by pretext calling and identity theft. Learn about fraud methods used by pretext callers, and get tips on how to identify thieves and deter these crimes.

Red Flags of Identity Theft

45 MIN Reframe your view on identity theft crime and prevention. Hear excerpts from the course "Pretext Calling and Identity Theft" about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.

Safeguarding Customer Information—Gramm-Leach-Bliley

60 MIN This course provides an overview of the laws relating to the protection of consumer information. It provides a discussion of pretext calling and what can be done to reduce the risk of successful fraud. It will also explain how social engineering is used to defraud financial institutions and obtain confidential information.

Sarbanes-Oxley Act Overview

60 MIN The Sarbanes-Oxley Act is a federal law that addresses standards of behavior for corporations and their employees. Understand these new standards and learn about the penalties that apply to individuals for non-compliance.

Security of Customer Information Guidelines

45 MIN Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.

The Importance of Third-Party Vendor Management

60 MIN Third-party vendor management is a hot topic for all organizations providing financial services. Several federal regulators, including the Federal Reserve Board, OCC, Consumer Financial Protection Bureau, FFIEC, and more, have issued guidance on how financially-related organizations should be managing third parties. This course introduces the concept of third party vendor management, explains it as an element of risk management, reviews the regulatory requirements and expectations surrounding it, and also identifies best practices.

The Telemarketing Consumer Fraud and Abuse Prevention Act

60 MIN Compliance concerns begin when a mortgage professional uses the telephone to solicit business from a consumer. Consumers have protection against unwanted telephone solicitations under the national Do-Not-Call Registry, the Telemarketing Sales Rule, and state do-not-call laws. This course explores the background and goals of the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telephone Consumer Protection Act. It covers issues and provisions related to telephone solicitations, specifically the Do-Not-Call Registry.

Understanding the FFIEC Final Guidance on Social Media

60 MIN The FFIEC Guidance is intended to assist financial institutions in understanding compliance and legal risks that may arise with the use of social media. The Guidance also highlights operational and reputational risks that a company may face as a result of a poorly-developed or managed social media program. By the end of this course, you will be able to describe the information presented in the Guidance, as well as determine appropriate action when presented case studies and discussion scenarios regarding financial institutions and social media.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution

30 MIN Examine the principles of unfairness, deception and abuse in the context of offering and providing consumer financial products and services. Also, learn how to identify unfair, deceptive, or abusive practices and explore the interplay between such acts or practices and other consumer protection statutes.

Banker's Knowledge

This series covers a variety of valuable topics for financial professionals who do not focus on regulatory compliance. Topics in this series range from financial institution overview and financial math skills training to etiquette and professional dress. Valuable knowledge that will help your team be more successful and help your institution present itself in an educated and professional manner.

These courses are recommended for:

All employees

Advanced Financial Math

20 MIN This course covers financial math needed to solve most basic financial problems. It includes the mathematical equations and provides examples.

Analyzing Company Cash Flows

60 MIN This course covers analyzing cash flow statements to distinguish between profit and cash flow. Learn how to use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks.

Annuities

60 MIN This course describes the basic provisions of annuities and their tax benefits.

Beginning Financial Math

90 MIN This course discusses percentages and interest rates, and the essential equations used to make calculations pertaining to loans.

Bomb Threats and Other Security Issues

60 MIN The threat of violent crimes against financial institutions is an unfortunate reality. Consequently, understanding your role when responding to emergency situations is critical. Prepare for the unexpected, and discover ways you can protect yourself, your colleagues and customers against these types of threats.

Business Etiquette

20 MIN This course describes good business etiquette and provides examples for meals, meeting people, greeting people and in communication by phone, letter or email.

Checking Accounts, Share Drafts and Other Transaction Products

60 MIN Checking and share draft accounts allow consumers to handle a number of different financial transactions that would otherwise be difficult to manage. This course will introduce the types of accounts available to credit union members, bank customers, and other financial institution consumers.

Commercial Banks—An Introduction

60 MIN This course describes the structure of the commercial bank industry including the number of firms, organization form, size, ownership, and geographic location of banking offices. It also describes bank regulation, financial aspects and international banking.

Community Relations Programs

20 MIN This course explains the role of community relations and provides practical suggestions for how to implement a program.

CPR—AED Training

60 MIN This course is designed to give potential first responders a cognitive understanding of basic life support. It is recommended that this online Cardio Pulmonary Resuscitation—Automated External Defibrillators (CPR- AED) course be followed by a hands-on training session. This course offers a broader skill set that teaches you how to respond in the first minutes of care.

Delegation Skills

20 MIN This course defines delegation, its advantages and the reasons many managers don't delegate. It also explains the steps to be taken to effectively delegate.

Direct Mail Marketing Techniques

60 MIN This course provides a comprehensive overview of the use, development and implementation of a direct mail marketing program.

Federal Reserve and Monetary Policy

90 MIN This course covers the Federal Reserve System and its component parts. It explains the responsibilities of the Federal Reserve through discussions of the implementation of monetary policy and the tools used to conduct monetary policy. It concludes with a discussion of the impact of monetary policy on asset values.

Financial Institution Regulation

60 MIN This course provides an overview of the role of regulation and the many types of regulations that impact financial institutions.

Financial Markets

60 MIN This course provides a comprehensive overview of financial markets. It describes the various types of markets, the function of markets and the role of arbitrage. It concludes with a discussion of market efficiency.

Fundamentals of Banking II—The Banking Institution

90 MIN Ever wonder how financial institutions that provide banking services to consumers make money? Examine core banking business functions; identify emerging product trends, services and technologies; and review specialized products and services that some financial institutions offer.

Fundamentals of Banking I—The Banking System

90 MIN Take a trip through time to see how the American banking system has evolved historically. Explore the different types of financial institutions that make up the banking system, and view the impact current industry trends could have on the way financial institutions operate in the future.

Greening the Office

20 MIN This course provides numerous ideas for how to reduce waste in the office. Special emphasis is placed on paper products, energy and water.

Home Banking and Bill Paying

60 MIN This course describes various types of home banking and bill paying services and why they are popular with clients.

Indirect Lending

60 MIN This course discusses indirect consumer lending and emphasizes on maintaining a sound lender-dealer relationship.

Introduction to Appraisal

60 MIN This course discusses home and income property appraisals, how they are done and what they are used for.

Loans and Credit

30 MIN This course introduces the basic concepts of credit and the main types of loan products available. This course also introduces the relevant Fair Lending regulations. Also discussed are some historical notes on the origination of Credit Unions.

Local Promotion and Advertising Programs

20 MIN This course explains effective local area promotion and advertising and demonstrates how to develop programs to accomplish it.

Negotiation Skills

30 MIN This course describes negotiation and explains why it is so important in business. It discusses the process used in successful negotiation. Finally it discusses the human side of the negotiation process. Negotiators have different attitudes, values, and power.

Office Safety

20 MIN This course introduces office safety and explains how to improve office safety.

Professional Business Dress—Men

30 MIN This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for men.

Professional Business Dress—Women

30 MIN This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for women.

U.S. Financial Institutions

90 MIN This course explains the US financial system's major financial institutions, the functions they perform and their relationship to one another.

Understanding Compliance Regulations

20 MIN Teller will find an overview of the many federal compliance regulations that impact on their job in this course.

Cybersecurity

Cybersecurity remains a top risk for financial institutions. These courses are designed to provide the frontline user tools to combat cybercriminals and their attempts to disrupt financial institutions and gain access to customer or member information. It is critical for financial institutions to maintain a strong reputation for protecting this personal information and trust.

These courses are recommended for:

All employees

Financial Institutions and the Internet

60 MIN This course discusses the role of the internet and its use by financial institutions, including some reasons why a financial institution should include use of the internet by consumers in its strategic planning.

Personal Computing and the Internet

60 MIN This course provides an awareness of the new social media communications in use by your customers and employees. Employee communications can also subject the financial institution to compliance risk as well as reputation risk.

Social Media Risk Mitigation for Financial Institutions

60 MIN This course provides an awareness of the risks and issues that the employees of your institution face using the internet. Businesses now operate in the digital world and a new set of operational problems must be dealt with.

Board of Directors

The Board of Directors Series was designed to assist key individuals with carrying out the responsibilities of their institution's regulatory compliance, and to understand the role they play in serving and overseeing the activities of a banking organization with ease.

These courses are recommended for:

Board of Directors, Compliance Professionals, Risk Management Professionals

BOD—AML for Directors and Senior Management

30 MIN As a director or senior manager, you have anti-money laundering obligations to uphold within your institution. Learn about the money laundering process and key anti-money laundering legislation that affects your role.

BOD—Bank Secrecy Act for Directors and Senior Management

30 MIN As a director or senior manager, you are responsible for enforcing your financial institution's BSA requirements. Learn how federal regulatory agencies expect you to be actively involved in your institution's BSA compliance program.

BOD—Board Delegation of Operating Authority

30 MIN This course will enable directors to see how to delegate and to oversee operating authority it has delegated to others. Your governance structure clarifies the roles of the board and of management to produce synergy and desired outcomes.

BOD—Board's Role in Monitoring Performance

60 MIN This course discusses the role and approaches used by boards to monitor the financial institution.

BOD—Community Reinvestment Act

30 MIN As a director, you have ultimate responsibility for your financial institution's regulatory compliance. It is important to understand that while you do not need to be the expert in regulatory compliance, you do need to be familiar with certain laws and regulations, such as the Community Reinvestment Act (CRA). This course provides a general overview of the CRA, including how it affects your financial institution. This course also explains the CRA evaluation and rating system and other general requirements. The Summary section of the course provides questions, tips, and challenges as a way to evaluate your financial institution's regulatory compliance with the CRA.

BOD—Compliance Management

30 MIN This course navigates through compliance management measures, both present and not-too-distant past, as well as useful information to help ensure compliance with federal consumer protection laws and regulations relating to prudential regulatory expectations. This course also addresses the components that your compliance management system should encompass and how that directly relates to your responsibilities of oversight as a director. The Best-Practice Boardroom section of the course provides tips, questions, warnings, and action items to consider for your financial institution.

BOD—Elder Financial Abuse

30 MIN Understanding the relevance of elder financial abuse is imperative for your financial institution to remain in compliance with the law. This course provides a high-level overview of elder financial abuse to help ensure confidence in your institution's response to potential reports. The Best-Practice Boardroom section of the course challenges you to consider whether your financial institution is prepared to identify and respond to elder financial abuse.

BOD—Fair Lending Overview

30 MIN As a director, compliance with fair lending laws is vital to your financial institution's success. This course explains the basic concepts of fair lending, including laws and regulations, types of discrimination, risk, and other important factors. This course also discusses critical steps needed to set the right tone for fair lending compliance within your financial institution.

BOD—Flood Insurance

30 MIN This course is designed to provide a working knowledge of the federal flood insurance requirements. While you do not need to be a legal expert regarding flood requirements for your financial institution, it's important for you to know the basics as noncompliance with flood requirements may carry significant penalties. Also, the information you will learn provides you with the right knowledge to ask questions and evaluate responses at your financial institution.

BOD—Loans to Executive Officers: Regulation O

30 MIN As a director, you are ultimately responsible for your financial institution's compliance with regulatory laws. Regulation O is one of several laws that require your attention, knowledge, and action. It governs the extension of credit to insiders, including a limitation on the total amount of credit that may be extended, as well as a requirement that credit extended to insiders be no more favorable than credit extended to other borrowers. This course reviews the basic requirements of Regulation O and provides guidance on the general prohibitions of extending credit to insiders. This course also addresses record keeping and reporting requirements, and discusses specific duties for directors to ensure that your financial institution will conduct its insider activities in a safe and sound manner.

BOD—Preparing for a Compliance Examination

30 MIN This course provides information on consumer compliance examinations, and explains how your financial institution should prepare for and manage the examination process. This course also explores your role in this process and discusses post examination protocol.

BOD—Restructuring the Financial Services Industry

60 MIN This course provides a discussion of the basic technological, economic, regulatory, demographic and competitive forces that are reshaping the financial services industries.

BOD—Security of Customer Information Guidelines

30 MIN This course provides an overview of information security guideline requirements for financial institutions. As a director, you and your board are responsible for overseeing the development, implementation, and maintenance of your financial institution's information security program. This course reviews the actions necessary to effectively ensure compliance and ultimately enable your financial institution to avoid the pitfalls and embarrassment of information security issues.

BOD—Servicemember's Civil Relief Act

30 MIN The Servicemembers Civil Relief Act (SCRA) is a federal law that allows military members to suspend or postpone some civil obligations so that they can devote their full attention to military duties. This course provides an overview of SCRA basics, including provisions related to eligibility, interest rate reduction, financial implications, and various other rights and protection. This course helps determine your financial institution's level of preparedness in assisting servicemembers and their families.

BOD—Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution

30 MIN Unfair, deceptive, or abusive acts or practices (UDAAP) can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. As a director, it is crucial to create a UDAAP conscious culture by establishing and maintaining proper procedures to avoid violations of the law. This course describes how financial products or services, such as deposit products or lending activities, can create risks for consumers. This course also provides a deeper understanding of UDAAP so that you are better prepared to satisfy your responsibilities as a director.

Refresher Series

The Refresher Series is a convenient solution for your experienced employees who need to stay current on regulatory and vital financial information. These courses target fundamental topics and move swiftly yet effectively in a smaller duration of time.

These courses are recommended for:

Retail Bankers, Commercial Bankers, Mortgage Bankers, Compliance Professionals, Electronic Services Professionals

Bank Secrecy Act for Lending Personnel Refresher

30 MIN Loan officers have a unique role in upholding the BSA. Gain a better understanding of key legislation that helps the U.S. combat money laundering and other illegal financial activity. Note: This course takes the position that loan officers do not accept payments on accounts. Instead, loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applications and borrowers, and compile customer identification information.

Bank Secrecy Act for Management Refresher

30 MIN This course summarizes the manager's responsibilities to appropriately apply the Bank Secrecy Act. The goals of the BSA to gather information to fight criminal activity is re-enforced by a review of the reporting requirements for the Customer Identification Program, Currency Transaction Reports and Suspicious Activity Reports.

Bank Secrecy Act for Operations Personnel Refresher

30 MIN Because of their broader access to account records, operations employees have the opportunity to detect certain types of fraud that other employees might not be able to uncover. Learn specific BSA-detection best practices operations personnel should employ when accessing customer's account records.

Bank Secrecy Act for Tellers Refresher

30 MIN Learn the regulations tellers must follow to help combat money laundering and other illegal financial activity—particularly the BSA-relevant information a teller must know to maintain compliance during typical transactions.

Bank Secrecy Act Refresher

20 MIN The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course presents the key points of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA. By the end of this course, you will be able to describe the BSA and how it helps fight money laundering; recognize the importance of the Customer Identification Program (CIP); explain the reporting and recordkeeping regulations for currency transaction reports (CTR), suspicious activity reports (SAR), wire transfers, and the \$3000 rule; and list exemptions to the BSA recordkeeping regulations.

Check 21 Act Overview Refresher

20 MIN The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course presents the key points of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA. By the end of this course, you will be able to describe the BSA and how it helps fight money laundering; recognize the importance of the Customer Identification Program (CIP); explain the reporting and recordkeeping regulations for currency transaction reports (CTR), suspicious activity reports (SAR), wire transfers, and the \$3000 rule; and list exemptions to the BSA recordkeeping regulations.

Community Reinvestment Act (CRA) for Intermediate Institutions Refresher

20 MIN This course presents the key points of the Community Reinvestment Act (CRA). It begins by discussing why this Act is important and the financial institution employee's responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for intermediate small institutions. By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the different types of performance standards, and recall the various CRA public file and disclosure requirements for intermediate small institutions.

Community Reinvestment Act (CRA) for Large Institutions Refresher

20 MIN This course presents the key points of the Community Reinvestment Act. It begins by discussing why this Act is important and the financial institution employee's responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for large institutions. By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the different types of tests a large institution must undergo to establish its CRA rating, and recall the various CRA reporting, recordkeeping, public file, and disclosure requirements for large institutions.

Community Reinvestment Act (CRA) for Small Institutions Refresher

20 MIN This course provides a general knowledge of the Community Reinvestment Act (CRA). It begins by discussing why this Act is important, and the financial institution employee's responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for small institutions. By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the test a small institution must undergo to establish its CRA rating, and recall the various CRA public file and disclosure requirements for small institutions.

Customer Identification Program (CIP) Refresher

20 MIN This course presents the key points of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. By the end of this course, you will be able to recognize what a CIP policy is and what its impact is on your institution and its customers; recall what customer information must be collected, how that information must be verified for different types of accounts, and how to respond to verification problems; and define CIP requirements for recordkeeping, list-checking, and customer notifications.

Electronic Funds Transfer Act: Regulation E Refresher

20 MIN This course presents the key points of the Electronic Funds Transfer Act (EFTA) and how it is implemented with Regulation E. By the end of the course, you will be able to describe the underlying purpose of the Electronic Funds Transfer Act as implemented by Regulation E, discuss the required disclosures for the Electronic Funds Transfer Act and Regulation E, recognize the liabilities for electronic funds transfer errors, and identify errors and how to resolve errors reported by consumers.

Equal Credit Opportunity Act: Regulation B Refresher

20 MIN This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements. By the end of this course, you will be able to describe the purpose of the Equal Credit Opportunity Act, and how it affects your institution and your institution's customers.

Expedited Funds Availability Act: Regulation CC Refresher

20 MIN This course presents the key points of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC. The course begins by introducing Regulation CC basics and then it covers the specific availability of particular funds. The course also discusses Regulation CC exceptions. By the end of this course, you will be able to describe the purpose of the EFAA, and how it affects your institution and your institution's customers.

Fair Credit Reporting Act (FCRA) Refresher

20 MIN This course presents the key points of the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining and using consumer credit information. By the end of this course, you will be able to describe the purpose of the Fair Credit Reporting Act and how it affects your institution and your institution's customers.

Fair Lending Overview Refresher

20 MIN This course presents the key points of the Fair Lending Laws and discusses the penalties of breaking these laws. By the end of this course, you will be able to identify and describe the purpose of the laws that comprise fair lending practices, and how they affect your institution and your institution's customers.

GLB Privacy (No Opt-Out) Refresher

20 MIN This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share customer information, a customer can opt-out, or forbid the sharing of his or her information. This course is for institutions that do not share any of its customers' personal information with outside parties. Therefore, it is not necessary for the customer to opt-out. By the end of this course, you will be able to describe the purpose of the Gramm-Leach-Bliley (GLB) Privacy Rules, and how they affect your institution and your institution's customers.

GLB Privacy (Opt-Out) Refresher

20 MIN This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share customer information, a customer can opt-out, or forbid the sharing of his or her information. This course is for institutions that share any of its customers' personal information with outside parties. By the end of this course, you will be able to describe the scope of the GLB privacy rules and how they affect your institution and your customers, including key terms, requirements and penalties when interfacing with customers.

Identity Red Flag Programs Refresher

30 MIN This course describes the purpose of identity theft Red Flag programs and the reasons they are so important. The course also explains the primary types of identity theft Red Flags to look out for.

Office of Foreign Assets Control (OFAC) Refresher

20 MIN This course presents the key points of the Office of Foreign Assets Control (OFAC) and their regulations. Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known, or suspected to have, ties to terrorist activity or drug trafficking. By the end of this course, you will be able to describe the purpose of the Office of Foreign Assets Control (OFAC) and how its regulations and sanctions affect your institution and your institution's customers.

Real Estate Settlement Procedures Act: Regulation X Refresher

20 MIN This course presents the key points of the Real Estate Settlement Procedures Act (RESPA) and Regulation X. These are consumer protection statutes that help consumers become better educated shoppers for real estate-related loans and plan for costs associated with settlement. These regulations eliminate illegal kickbacks and referral fees, and require specific servicing and escrow account practices. This course introduces you to the compliance requirements for RESPA and Reg. X. By the end of this course, you will be able to describe the purpose of the Real Estate Settlement Procedures Act (RESPA) Regulation X as it relates to consumer protection, and how it affects your institution and your institution's customers.

Right to Financial Privacy Act (RFPA) Refresher

15 MIN This course presents the key points of the Right to Financial Privacy Act which regulates how and when the federal government can access a customer's records from a financial institution. This ensures that customers' financial activities have certain privacies. By the end of this course, you will be able to discuss the purpose of the RFPA, and the ways it affects the privacy of the financial information of your customers and your institution.

Safeguarding Customer Information Refresher

60 MIN This course provides a refresher of the laws relating to the protection of consumer information. It provides a discussion a discussion of pretext calling and what can be done to reduce the risk of successful fraud. Lastly, it explains how social engineering is used to defraud financial institutions and obtain confidential information.

Truth in Lending Act: Regulation Z Refresher

20 MIN This course presents the key points of the Truth in Lending Act (TILA), and Regulation Z, which implements it. This course also addresses the Housing and Economic Recovery Act of 2008, which included amendments to TILA, known as the Mortgage Disclosure Improvement Act of 2008 (MDIA). By the end of this course, you will be able to discuss TILA concepts, and how they impact your institution's compliance with open- and closed-end loans.

Truth in Savings: Regulation DD Refresher

20 MIN This course explains how the Truth in Savings Act (TISA) and Regulation DD help consumers make informed decisions when depositing money at financial institutions. By the end of this course, you will be able to recall the key objectives of the source course, which was to describe the Truth in Savings Act and Regulation DD regarding the type of accounts, required disclosures, and other applicable requirements.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution Refresher

20 MIN Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course presents the enabling objectives and the summary review as well as a non-graded quiz and post-test from the full-featured course.

Mortgage Lending

The Mortgage Lending Series ensures mortgage professionals in your organization understand the critical changes affecting the mortgage industry. To help your organization comply, this series includes courses approved by the National Mortgage Licensing System (NMLS). The curriculum is grouped into categories that mirror the NMLS National Test Content Outline, so you can be confident knowing the course topics are aligned with SAFE Act expectations for non-depositories.

These courses are recommended for:

Mortgage Bankers, Loan Operations Professionals

ML-CE—Coordinating Compliance: A Review of the Concurrent ATR/QM Rule

60 MIN In January 2013, the CFPB began issuing new rules to implement revisions made by Congress to federal lending laws, and to carry out the statutory directives imposed through the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The changes issued in 2013 were final rules adopted by the CFPB after the completion of rulemaking proceedings that began in 2011, when the agency assumed its regulatory functions. The CFPB has since issued a number of additional clarifications, amendments, and updates. In addition to these regulatory actions, the CFPB also issued a Concurrent Rule addressing issues which were not directly resolved through publication of the Ability-to-Repay/Qualified Mortgage Rule (ATR/QM Rule) on January 10, 2013. The Concurrent Rule was published in the Federal Register on June 12, 2013. This course reviews of the Concurrent Rule, addresses issues within the Concurrent Rule, and provides a "Discussion Scenario" to enhance understanding of the material.

ML-CE—Ethics in the New Landscape of Consumer Protection

120 MIN With the advent of recent CFPB amendments to key federal laws regulating the mortgage industry, it is essential for mortgage professionals to be familiar with and understand how to apply these changes in their daily business. Created with the intent to increase consumer protection and ensure safe, honest, and ethical transactions, these amendments have a significant impact on the mortgage lending process as a whole. This course reviews the 2013 HOEPA Rule, the ECOA Valuations Rule, TILA HPML Appraisal requirements, the TILA Escrow Rule, and TILA and RESPA Mortgage Servicing Rules, reviews the fundamental aspects of all of these rules describes the issues within the industry which the CFPB hopes to resolve through their implementation, defines the importance of these new rules to the mortgage landscape, and highlight compliance concerns that may arise as they take effect in 2014, and provides a "Discussion Scenario" to enhance understanding of the material.

ML-CE—Making Nontraditional Mortgage Loans in the New Era of CFPB Regulation

120 MIN The SAFE Act defines a "nontraditional mortgage product" as any mortgage product other than a 30-year fixed rate mortgage. This very broad definition reflects the reaction of Congress to the imprudent lending practices that preceded the 2007 collapse of the mortgage lending market. In the wake of catastrophic market losses, any home loans other than the most conservative were suddenly regarded as risky. This course reviews the history of nontraditional lending, describes the regulations that are intended to help consumers refinance risky nontraditional loans with new nontraditional mortgages that have safer product features, and reviews the impact of new rules associated with nontraditional mortgage lending.

ML-CE—Playing by the New Rules: A Guide to ATR/QM and Loan Originator Compensation

180 MIN In early 2013, the CFPB announced a number of changes to federal laws governing the mortgage industry. As these amendments go into effect, it is more important now than ever before that mortgage professionals are familiar—and in compliance—with the law. Two of the most anticipated rules issued are the Ability-to-Repay/Qualified Mortgage Rule, which sets out new standards for considering borrower repayment ability and creates protections for qualified mortgages, and the Loan Originator Compensation Rule, which provides guidance for defining and calculating compensation for originators in loan transactions. This course provide students with the essential information necessary to understanding the ATR/QM Rule, provides a review of the regulatory and industry concerns considered by the CFPB in its rulemaking, reviews the importance of these new rules to the mortgage landscape, highlights compliance concerns that may arise as they take effect in 2014, and provides a "Discussion Scenario" to enhance understanding of the material.

ML-ETH—Ethical Behavior in Loan Origination

15 MIN The continued health and growth of the mortgage market depends greatly on the ethical conduct of those engaging in mortgage loan transactions. Honesty, awareness and compliance with the law are key to ensuring that the mortgage business is conducted according to a sufficient ethical standard. With regulators making consumer protection in the mortgage market a renewed priority, it is important to understand how ethical principles can be applied in the practice of loan origination. This course will explore concepts related to ethical behavior in loan origination. Topics addressed include financial responsibility, consumer complaints, homebuyer education and more.

ML-ETH—Ethics and Federal Law Part I

30 MIN Federal mortgage lending laws are the result of Congressional recognition of the need to ensure that mortgage professionals conduct home loan transactions fairly and ethically. A significant part of the effort to ensure ethical practices in the mortgage industry is the implementation of federal laws and regulations that set out provisions for loan standards and general conduct. These federal laws address many areas, ranging from fees, servicing and disclosures to appraisal guidelines and fraud detection. This course will review federal mortgage lending laws as they affect ethical conduct in the mortgage industry. This includes a review of RESPA, TILA and issues falling under those laws, such as disclosures, the charging of fees and loan originator compensation.

ML-ETH—Ethics and Federal Law Part II

30 MIN Federal mortgage lending laws are the result of Congressional recognition of the need to ensure that mortgage professionals conduct home loan transactions fairly and ethically. A significant part of the effort to ensure ethical practices in the mortgage industry is the implementation of federal laws and regulations that set out provisions for loan standards and general conduct. These federal laws address many areas, ranging from fees, servicing and disclosures to appraisal guidelines and fraud detection. This course will review federal mortgage lending laws as they affect ethical conduct in the mortgage industry. This includes a review of the Gramm-Leach-Bliley Act, ECO, and the Fair Housing Act, as well as provisions of federal law related to disclosures and appraisals.

ML-ETH—General Business Ethics

30 MIN The mortgage industry—and the larger financial industry as a whole—depends greatly on the participation of many different individuals and entities. Any given transaction could pass through the hands of many different people during its life cycle. As a result, the ethical conduct of every person engaging in the industry is essential to the protection of individual consumers and entire businesses alike. This course will review principles related to general business ethics, as well as the importance of ethical behavior of mortgage industry partners. Issues of unethical or fraudulent behavior also are addressed, as well as a review of ethical behavior for consumers.

ML-Ethics -Fraud Detection and Prevention

15 MIN Mortgage fraud is a major concern for industry participants and consumers alike. Being aware of common trends and practices that are indicative of mortgage fraud can be valuable knowledge for all parties involved in a mortgage loan transaction. This course will review common practices used by individuals attempting to engage in mortgage fraud, both as mortgage professionals and as borrowers. Also discussed are techniques for detecting and preventing fraud.

ML-FML—A Look at the Homeowners Protection Act

15 MIN Private mortgage insurance protects the lender in the event that a borrower defaults on a loan, and it is required when a borrower makes a down payment of less than 20% and the loan-to-value ratio is high. Congress passed the Homeowners Protection Act in 1998 to facilitate the cancellation of private mortgage insurance. The Homeowners Protection Act provides for the automatic termination of PMI as borrowers build equity, and the risk of loss from default decreases. This course provides an overview of the HPA, including definitions important for understanding the law and information related to required disclosures. This course also will review practices prohibited by the HPA.

ML-FML—Do Not Call Implementation Act

15 MIN The Do Not Call Implementation Act was signed into law in 2003 as part of earlier legislation—the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule. The Do Not Call Implementation Act authorized the Federal Trade Commission to implement and enforce the Do Not Call Registry. Under the original provisions of the Telemarketing Act, consumers were required to renew their entry in the registry every five years. Following amendments made by the Do Not Call Improvement Act of 2007, phone numbers added to the registry become permanent. This course provides an overview of the Do Not Call provisions, as well as prohibitions of the Telemarketing Sales Rule. Students also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML-FML—Equal Credit Opportunity Act

15 MIN In 1974, Congress enacted the Equal Credit Opportunity Act to eliminate discriminatory treatment of credit applicants. The primary reason for the enactment of ECOA was anecdotal evidence that women were not treated on an equal basis with men when applying for credit. ECOA and its regulations, known as Regulation B, are intended to promote the availability of credit to all creditworthy applicants regardless of gender, race, color, religion, national origin, marital status, age and regardless of the fact that the applicant receives income from a public assistance program or has exercised his or her rights under the Consumer Credit Protection Act. This course provides an overview of ECOA, including definitions important for understanding the law and information related to required disclosures. This course also will review lending practices prohibited by ECOA, as well as a Discussion Scenario to enhance understanding of the Act.

ML-FML—FCRA and FACTA

15 MIN The Fair Credit Reporting Act is a federal law enacted in 1970 as an amendment to the Consumer Credit Protection Act. Its purpose is to improve accuracy, impartiality, privacy, and fairness in credit reporting by imposing special requirements on consumer reporting agencies, companies that supply information to consumer reporting agencies, and companies that use consumers' personal information. In 2003, Congress added additional provisions to FCRA with the enactment of the Fair and Accurate Credit Transactions Act. Congress adopted these additional provisions in order to address the problem of identity theft, to facilitate consumers' access to the information retained by CRAs, and to improve the accuracy of consumer reports. This course provides an overview of FCRA and FACTA, including definitions important for understanding both laws and information related to required disclosures and notifications. This course also will discuss prohibited practices and penalties for violations.

ML-FML—Home Mortgage Disclosure Act

15 MIN Congress enacted the Home Mortgage Disclosure Act in 1975 to discourage creditors from denying loans to qualified applicants because of the applicants' race, a practice also known as "redlining," and to encourage lending institutions to provide loans to the consumers in their communities. HMDA requires covered lending institutions to submit reports about their mortgage lending activities in order to help citizens and public officials determine whether institutions are serving the housing needs of the communities in which they are located and to assist public officials to determine how to best use public sector investments in order to encourage private sector investment. This course provides an overview of HMDA, including definitions important for understanding the law and information related to data collection and reporting requirements. This course also will review penalties for violations of HMDA.

ML-FML—Home Ownership and Equity Protection Act

30 MIN In 1994, Congress adopted the Home Ownership and Equity Protection Act in response to the growing use of abusive mortgage lending terms and practices in the subprime market. The name of the law reflects its goal, which is to protect the homeownership of Americans by discouraging the origination of loans that are based entirely on available home equity without consideration of repayment ability. HOEPA created these protections by adding provisions to the Truth-in-Lending Act that require originators of HOEPA loans to avoid specific lending terms and practices and to provide borrowers with special disclosures. This course provides an overview of HOEPA, including an explanation of which types of loans are covered under the law and the required disclosures and notifications for such loans. This course also will cover the requirements outlined by HOEPA for the evaluation of borrower repayment ability and counseling, as well as prohibited terms and practices.

ML-FML—Introduction to the Truth-In-Lending Act

15 MIN Congress enacted the Truth-in-Lending Act as Title I of the Consumer Credit Protection Act. TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the “informed use of credit” by assuring that consumers are able to compare more readily the various credit terms available to them. This course provides an overview of TILA, including an explanation of which types of loans are covered under the law and definitions important for understanding TILA’s provisions. This course also will cover the criminal and civil penalties for violations of TILA.

ML-FML—Mortgage Fraud Laws At A Glance

15 MIN The FBI defines mortgage fraud as the intentional falsification of the truth in order to induce another person to part with something of value or to surrender a legal right as a result of the falsification. Fraud threatens the overall soundness of the entire mortgage market, and it is a crime that impacts consumers and industry professionals alike. This course provides an overview of mortgage fraud laws, including an explanation of Fraud for Profit and Fraud for Housing. This course also will cover federal laws relating to mortgage fraud and will discuss the various types of fraud.

ML-FML—Real Estate Settlement Procedures Act—Part I

30 MIN The Real Estate Settlement Procedures Act was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans and equity lines of credit. This course provides an overview of RESPA, including definitions important for understanding the law and information related to required disclosures.

ML-FML—Real Estate Settlement Procedures Act—Part II

30 MIN The Real Estate Settlement Procedures Act was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans and equity lines of credit. This course provides an overview of RESPA, including prohibited lending practices, mortgage servicing rules and penalties for violations of RESPA.

ML-FML—Regulations For HPMLS and the Loan Originator Compensation Rule

30 MIN In 1994, Congress adopted the Home Ownership and Equity Protection Act in response to the growing use of abusive mortgage lending terms and practices in the subprime market. In 2008, the Federal Reserve Board attempted to make protections available to more borrowers in the subprime market by writing a new set of regulations that apply to “higher-priced mortgage loans.” This course provides an overview of the regulations for higher-priced mortgages, specifically requirements related to escrow accounts and appraisals. This course also will briefly review the federal Loan Originator Compensation Rule and its prohibitions.

ML-FML—Regulatory Authority

15 MIN The enactment of the Dodd-Frank Act brought about many changes that greatly altered the face of the mortgage industry. One of the most significant of these changes was the creation of the Consumer Financial Protection Bureau, which became the primary entity in charge of implementing and enforcing most of the provisions of federal lending and consumer protection laws.

ML-FML—The Ability to Repay (ATR) and Qualified Mortgage (QM) Rules

15 MIN The Ability to Repay Rule and the Qualified Mortgage Rule became effective in January 2014. These rules were established to ensure that creditors are making reasonable, good faith efforts to ensure a borrower’s repayment ability before making a mortgage loan. The Rules came about in response to the many “creative” loans that were difficult for borrowers to afford in the long term and ultimately contributed to the mortgage market crash. By enacting these rules, the CFPB hopes to curb previous dangerous lending practices, and ensure a safer, more responsible lending market.

ML-FML—The Dodd-Frank Wall Street Reform and Consumer Protection Act

15 MIN Waves of defaults on subprime home loans and the rapid unraveling of the market began in March 2007, and the impact of these losses is still determining the economic forecast. Congress addressed the crisis with the enactment of new legislation, specifically the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The law addresses a broad range of issues that relate to financial and investment activities, including mortgage lending and investing. This course provides an overview of the Dodd-Frank Act, including a look at some of the most pertinent Titles and Subtitles within the Act.

ML-FML—The E-Sign Act

15 MIN The Electronic Signatures in Global and National Commerce Act is a federal law enacted to address the validity of documents, records, and signatures that are in electronic form. The E-Sign Act applies to interstate and foreign commerce, and allows for the use of electronic records to satisfy any law, regulation, or rule that requires information to be provided in writing, as long as the consumer affirmatively consents to electronic delivery. This course will explore the E-Sign Act and its provisions.

ML-FML—The Gramm-Leach-Bliley Act

15 MIN Privacy rights are a significant concern for mortgage professionals who are involved in the processing, closing, and servicing of mortgage loans. The Gramm-Leach-Bliley Act protects the privacy of nonpublic personal information that is provided by individual consumers and customers. It is vital for mortgage professionals to understand this Act in order to properly protect an individual's privacy during the loan process. This course provides an overview of the GLB Act, including definitions important for understanding the law and information related to required disclosures. Students will also review prohibited practices and information related to the Safeguards Rule.

ML-FML—The Mortgage Acts and Practices Rule

15 MIN Ensuring that advertisements to consumers are clear, accurate, and understandable is an important part of compliance enforcement for regulatory agencies overseeing the mortgage industry. While many advertising provisions are already in place under the federal Truth-in-Lending Act, another rule, published in 2011, further regulates the advertisement of mortgage products. It is essential for mortgage professionals to be aware of all areas of federal and state law that regulate advertising practices and to comply with those regulations at all times. This course provides an overview of the MAP Rule, including its background, scope and applicability. This course also outlines prohibitions under the rule and provides examples of each provision as they would apply in practice.

ML-FML—The Red Flags Rule

15 MIN The Red Flags Rule is a measure included in FACTA to address identity theft. A "red flag" is defined as a pattern, practice, or specific activity that indicates the possible existence of identity theft. Enforcement of the Red Flags Rule was effective Dec. 31, 2010. This course provides an overview of the Red Flags Rule, including definitions important for understanding the law and requirements of the Rule. This course also will discuss examples of red flags.

ML-FML—The Secure and Fair Enforcement (SAFE) Act

15 MIN In 2008, and in response to the mortgage lending crisis, the federal government sought to ensure minimum licensing standards for all mortgage loan originators with the enactment of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008. The SAFE Act attempts to make licensing requirements for state-regulated mortgage professionals more uniform by requiring every state to meet minimum standards for all loan originators. This course provides an overview of the SAFE Act, including requirements related to licensure and registration, background checks, education, testing, and the demonstration of financial responsibility. Students also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML-FML—The TILA-RESPA Integrated Disclosure (TRID) Rule Part I

45 MIN TILA requires numerous disclosures to ensure consumer protection in mortgage loan transactions. On Oct. 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate and easy-to-understand disclosure of transaction-related information. This course will review introductory information about the TILA-RESPA Integrated Disclosure Rule, and includes a step-by-step review of the Loan Estimate, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

ML-FML—The TILA-RESPA Integrated Disclosure (TRID) Rule Part II

45 MIN TILA requires numerous disclosures to ensure consumer protection in mortgage loan transactions. On Oct. 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate and easy-to-understand disclosure of transaction-related information. This course will explore a step-by-step review of the Closing Disclosure, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

ML-FML—The USA Patriot Act

15 MIN The USA PATRIOT Act was enacted in response to the Sept. 11, 2001, terrorist attacks. The portions of the PATRIOT Act that impact mortgage lending transactions are contained in Title III, which is called the International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001. The PATRIOT Act strengthens the U.S. government's ability to take action to address money laundering. This course provides an overview of the PATRIOT Act, including which entities are required to comply with the law and the specific requirements for such entities.

ML-FML—TILA Advertising and Right to Rescission

30 MIN Congress enacted the Truth-in-Lending Act as Title I of the Consumer Credit Protection Act. TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them. This course provides a review of TILA provisions related to advertising and the right of rescission. Subjects discussed include the format and content of the notice of the right to rescind, as well as the distinction between the three-business-day and three-year right to rescind. This course also will discuss advertising rules as they apply to open-end and closed-end loans.

ML-FML—TILA Disclosure Requirements

45 MIN Congress enacted the Truth-in-Lending Act as Title I of the Consumer Credit Protection Act. TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them. This course provides a review of TILA provisions related to disclosures required under the law. Subjects discussed include the standards for stating the cost of credit in the form of finance charges and APR.

ML-GMK—Adjustable-Rate Mortgages

15 MIN An adjustable-rate mortgage is one in which the interest rate may change one or more times during the life of the loan. Consequently, payment amounts may change. Adjustable-rate mortgages are not a common loan product in today's marketplace. This course provides an overview of adjustable-rate mortgages, including information related to the calculation of interest rate increases for ARMs, caps and the various types of ARM products. Professionals also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML-GMK—Balloon Mortgages and Reverse Mortgages

15 MIN Balloon mortgages and reverse mortgage loans are two product types with which many mortgage professionals may be unfamiliar. A balloon mortgage requires the borrower to make one large payment at the end of the term that is larger than other payments made throughout the life of the loan. Reverse mortgages allow qualified borrowers to draw from the equity they have built up over time without the obligation of a monthly payment. Both of these loan types are highly regulated, and it is important to understand how they function and rules for compliance. This course will briefly review general information about these loan products.

ML-GMK—Basic Loan Products

45 MIN There are various mortgage programs currently available in the industry. Generally, mortgages may be categorized as conventional or non-conventional. Non-conventional mortgages are insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs, or the Rural Housing Service of the U.S. Department of Agriculture, while conventional mortgages are not. Conventional mortgages may be either conforming, meaning they meet loan limits and other standards to qualify for purchase by Fannie Mae and Freddie Mac, or they may be non-conforming, meaning they do not meet such standards. FHA loans, VA loans and RHS loans are non-conventional loans. This course provides an overview of basic loan products, including conforming and non-conforming loans, as well as FHA, VA and RHS loans.

ML-GMK—Fixed-Rate Mortgages

15 MIN A fixed-rate mortgage is one in which the interest rate is set from the time the loan is closed and does not change during the life of the loan. Consequently, payment amounts and the loan term remain unchanged. Fixed-rate mortgages are the most common loan product in today's marketplace, specifically the 30-year fixed-rate mortgage; in fact, any loan other than a 30-year fixed-rate is considered nontraditional under federal mortgage lending standards. This course provides an overview of fixed-rate mortgages, including prepayment strategies and the various fixed-rate loans offered by the FHA, VA and the USDA. Professionals also will have the opportunity to enhance their understanding of the material through a discussion scenario.

ML-GMK—Guidances: A Federal Reaction to Mortgage Downturn

15 MIN The Interagency Guidance on Nontraditional Mortgage Product Risks and the Statement on Subprime Mortgage Lending were developed by the federal banking regulatory agencies in response to the decline of the mortgage market. While these guidances did not have the effect of law, they were vital to re-establishing common-sense lending practices. The standards outlined in the guidances have now been codified in new and revised mortgage laws and regulations aimed at ensuring responsible lending practices. This course provides an overview of the guidances, including the reasoning behind their issuance and the recommendations contained within each. This course also will discuss the current and future relevance of the guidances.

ML-GMK—History of Mortgage Lending

15 MIN The history of mortgage lending that is directly relevant to mortgage origination today dates back to the early twentieth century. Early on, lending occurred almost entirely through depository institutions. The triggering event of the 1929 lending crisis was the stock market crash that led panicked depositors to withdraw their money from banks, leaving lenders with no money to fund loans. In addition, banks struggled to collect mortgage payments, and many homeowners lost their homes. This course provides an overview of the history of mortgage lending, including information related to the creation and expansion of the secondary mortgage market and its effect on the growth of private-label securitization. This course also will discuss the events leading up to the return to more traditional lending programs and products.

ML-GMK—Other Mortgage Loan Products

15 MIN While today's market is largely populated by "traditional" loan products and qualified mortgages, loan originators are permitted to make other types of loans that fit the needs of borrowers who need less-conventional loan features. While not as popular, these loan products have their advantages—particularly to consumers who have a short or troubled credit history, irregular or seasonal income, or otherwise do not fit the mold of the everyday loan applicant. These loans, as well as home equity loans and second mortgages, still have their place in today's market, and an awareness of such products and their features is valuable information for a mortgage professional. This course provides an overview of second mortgages, home equity lines of credit, construction loans and bridge loans, among others. Professionals also will have the opportunity to take a look at some product types that were previously common in the market, but have now become essentially extinct.

ML-GMK—Qualified and Non-Qualified Mortgages

15 MIN The Ability to Repay/Qualified Mortgage Rule provides that when creditors make "qualified mortgages," they may presume that the loans have met the requirements for establishing the borrower's repayment ability. Since the law creates a "safe harbor" from liability for loan originators who make loans that meet the characteristics of a qualified mortgage, there is incentive for loan originators to make such loans. Even so, loan originators are permitted to make other types of loans that may not necessarily meet the requirements of a qualified mortgage. This course provides an overview of qualified mortgages and their applicable rules and regulations. In addition, features and regulations pertinent to non-qualified mortgages will be discussed.

ML-GMK—The New Mortgage Product Landscape and Loan Terms

15 MIN As a result of amended rules and regulations which encourage fair lending and consumer protection, many of the loan products formerly available during the mortgage lending boom are no longer permitted or extremely limited in the new mortgage marketplace. In addition, new products have emerged and certain other existing products have become more popular. With so many changes occurring in the lending environment, it is essential for industry professionals to be familiar with the various products in use, as well as the terms used in the operation of the mortgage market. This course provides an overview of the new mortgage product landscape, including the focus on loss mitigation and the various options available to borrowers who are facing default and foreclosure. This course also will provide a review of various industry terms.

ML-LOA—Completing the Mortgage Loan Application

30 MIN The Uniform Residential Loan Application (Form 1003) is the standard form used by loan applicants applying for a mortgage. Applicants must present documentation to show the veracity of the information provided in the application. Both loan applicants and those assisting applicants in completion of the 1003, such as mortgage lenders, brokers, and loan originators, have legal and ethical responsibilities. The 1003 is a fairly extensive document and is used to compile a broad range of personal information, so understanding each section of the form is vital. This course provides an overview of each section of the Uniform Residential Loan Application, including graphics to enhance understanding. This course also will discuss the documentation required to support information disclosed on the application.

ML-LOA—Financial Calculations Used in Mortgage Lending

30 MIN Financial calculations are an important component of loan origination. While many mortgage professionals rely on a financial/mortgage calculator or origination software to perform common functions such as loan-to-value computations, understanding the basic principle of a particular computation is essential. This course provides an overview of the most widely used financial calculations in the mortgage lending process, including calculations related to periodic interest, interest per diem, taxes, mortgage insurance, down payment, loan-to-value, debt-to-income and buy-downs.

ML-LOA—Mortgage Title and Insurance

15 MIN Title insurance is defined as an “agreement to indemnify against loss arising from a defect in title to real property, usually issued to the buyer of the property by the title company that conducted the title search.” Lenders require title insurance in order to protect themselves from risks that arise when securing a loan with a property. This course provides an overview of title insurance, including the various types, steps in the title process, and information related to liens. This course also will review hazard, flood and mortgage insurance.

ML-LOA—Purposes of Disclosures

15 MIN Providing disclosures to consumers is essential in ensuring they stay informed throughout the loan process. Disclosures serve various purposes and are required at different times. Some disclosures are intended to educate consumers, particularly when risky lending terms are involved, while others are meant to inform consumers about specific information regarding the loan they have already obtained or the loan they are about to obtain. Still other disclosures alert consumers of certain rights to which they may be entitled. Regardless of their intention, disclosures are closely regulated by state and federal law, and those mortgage professionals that do not adhere to disclosure requirements are likely to face enforcement action. This course provides an overview of disclosures required throughout the loan process, including those disclosures intended to inform consumers about certain information related to their loan, as well as disclosures intended to inform consumers of certain rights.

ML-LOA—Qualification: Processing & Underwriting, Part I (Borrower Analysis)

15 MIN The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower’s assets and liabilities, income, credit and other characteristics related to his/her financial condition. In order to determine whether an applicant is fit, various calculations may need to be performed, specifically those related to the potential borrower’s income, which will vary depending upon whether the applicant is self-employed or a salaried, hourly, or commissioned employee. Also essential to assessing a loan applicant’s suitability for a loan is an examination of his/ her credit report. This course provides an overview of the analysis performed in order to determine whether a loan applicant is fit for a loan, which includes a review of his/her income, assets and liabilities. This course will review income calculations, including examples, as well as detailed information relating to the credit report. Professionals also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML-LOA—Qualification: Processing & Underwriting, Part II (Qualifying Ratios)

15 MIN The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower’s assets and liabilities, income, credit and other characteristics related to his/her financial condition. Once the initial information is obtained, the lender will use various formulas to determine the amount for which the borrower will qualify. Such formulas will ensure that the borrower is matched with an appropriate product for his/her financial condition so that the loan is likely to be repaid in accordance with the terms of the lending agreement. This course provides an overview of qualifying ratios, including the front end ratio, the backend ratio, the loan-to-value ratio, the combined loan-to-value ratio and the high loan-to-value ratio. Professionals will have an opportunity to review an example of each calculation presented.

ML-LOA—Specific Program Guidelines: FHA, VA, USDA

15 MIN The program guidelines for non-conventional loans, including loans offered through the Federal Housing Administration, the Department of Veterans Affairs, and the United States Department of Agriculture, vary depending on the type of loan. For example, the FHA requires borrowers to make a 3.5% down payment, while the VA requires a funding fee. This course provides an overview of the specific program guidelines of the FHA, VA and USDA, including standards related to down payment, insurance, loan limits and debt ratios.

ML-LOA—Suitability of Products and Programs

15 MIN Loan suitability is the diligent matching of loan programs with the financial circumstances of consumers. As a result of a renewed emphasis on fair lending and consumer protection, as evidenced by the recent passage of rules by the Consumer Financial Protection Bureau, loan suitability has become more important in the current lending environment, though it has proven to be a source of debate among industry professionals and state and federal legislators. In order to ensure that loan applicants are matched with appropriate loan products, mortgage professionals must assess the repayment ability of potential borrowers and, in some cases, must verify that they have completed counseling prior to obtaining certain types of loans. This course provides an overview of loan suitability, including how recent legislation has changed the requirements for mortgage professionals and their responsibilities to their customers. This course also will discuss the requirements related to financial and homeownership counseling.

ML-LOA—The Closing Process

15 MIN Once all loan and title conditions have been satisfied, closing may be scheduled. It is vital that all of the parties to the transaction know the time, date, and location of the loan closing. The first step in the post-closing process is funding, and once the file is returned to the lender by the closing agent, loan servicing begins. This course provides an overview of the closing and post closing processes, including information related to title and title insurance, the duties of the closing agent, funding and servicing.

ML-LOA—The Importance of Appraisals

15 MIN Because the collateral for a mortgage loan is the subject property, the appraised value of the property is an important consideration in loan approval. The lender must have a high level of confidence in the documentation presented by the appraiser. It is essential for appraisals to be accurate, and overvaluation is a significant problem in the industry. This course provides an overview of the appraisal process, including a look at the Uniform Residential Appraisal Report and the various approaches used by appraisers in evaluating property. In addition, this course briefly explores additional appraisal requirements for higher-priced mortgage loans.

ML-MLO—Ability To Repay, Qualified Mortgages, and Tangible Net Benefit

15 MIN Rules put out by the CFPB and effective since January 2014 have greatly altered the standards by which many mortgage loan transactions are conducted. The primary goal of these rules is to enhance and ensure consumer protection in the mortgage industry by establishing guidelines for what constitutes a safe mortgage loan transaction. It is important for mortgage professionals to be familiar with these standards, to ensure compliance with the law and the continuation of a sound, safe mortgage market. This course will review the Ability to Repay Rule and the Qualified Mortgage Rule and their influence on mortgage loan transactions. In addition, the concept and importance of tangible net benefit will be discussed.

ML-MLO—Commitments and Underwriting Conditions

15 MIN Underwriting is the process of evaluating a loan applicant's financial information and facts about the real estate used to secure a loan to determine whether a potential loan is an acceptable risk for a lender. Lenders have underwriting departments which are responsible for determining whether the applicant meets the lender's established loan program requirements. An underwriter's principal responsibility is to ensure that the proposed loan meets the requirements set forth by the lender or investor who will purchase the mortgage. This course provides an overview of commitments and underwriting, including information related to credit, income analysis, assets, the subject property collateral, and required documentation and verification. Professionals also will have the opportunity to review common underwriting pitfalls to avoid.

Consumer Lending and Financial Knowledge

These courses explain the consumer lending process from application to processing and servicing. Subject matter covers the operational process, fraud detection and prevention, and the credit process.

These courses are recommended for:

Consumer Lenders, Underwriting Staff, Branch Managers, Assistant Branch Managers, Operations Staff, and Platform Assistants

Analyzing Personal Financial Statements

60 MIN Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

Consumer Credit Products

60 MIN This course covers key features and benefits of installment loans, home equity loans and lines of credit, and credit cards. It also reviews credit concepts such as closed-end (those that offer one-time borrowing) and open-end (those that offer ongoing-borrowing credit products). Finally, the course covers various value-added products and services that are available with consumer credit products. Note: The course does not cover business loans or traditional first mortgage loans.

High-Cost Mortgages (HOEPA)

90 MIN Learn about the basic concepts regarding loans governed by HOEPA rules, the different types of high-cost mortgages available to consumers, prohibited lending practices and required disclosure statements.

Home Equity (Open-End Credit)

60 MIN Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.

IRS Reporting for Real Estate Transactions

60 MIN The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.

Mortgage Fraud Awareness

60 MIN Mortgage fraud has reached epidemic proportions in the United States. Find out how to recognize fraud, and explore the steps you need to take to protect yourself from liability and prosecution.

Private Mortgage Insurance

90 MIN This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.

Residential Mortgage 1-2-3: Mortgage Process

90 MIN Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.

Reverse Mortgage

60 MIN Learn how each of the different types of reverse mortgages work and who may qualify. Also, become familiar with the application process, and the common questions and concerns people have regarding these mortgages.

Second Lien Real Estate Mortgage Loans/Junior Real Estate Mortgage Loans

60 MIN Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

Subprime and Predatory Lending

60 MIN Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.

Diversity and Inclusion

Today's workforce requires employees and managers to possess the ability to understand their co-workers and fellow team members. These courses provide the most up-to-date information on topics that educate staff to understand and handle these subjects.

These courses are recommended for:

All employees

DI—Age

30 MIN Increase awareness about age discrimination in the workplace, and explore strategies for prevention.

DI—Barriers to Diversity

30 MIN Learn to recognize commonly shared negative attitudes and behaviors that can be barriers to workplace diversity and inclusion. See how these biases can harm working relationships, stifle individual growth, and damage morale and productivity.

DI—Cross-Cultural Business

30 MIN Sales, customer service, and negotiation are difficult enough in a common marketplace without adding different cultures to the mix. Learn how to navigate across cultures by developing the ability to talk with—and listen to—people who have unique personalities, tastes and needs.

DI—Cultural Diversity

30 MIN Job transfers, immigration, technology, changes in economic and political conditions—all of these elements contribute to cultural differences in today's workplace. Gain the knowledge, flexibility and sensitivity necessary to communicate effectively with customers and coworkers across cultures.

DI—Defamation

30 MIN The edict, "Be truthful about employees." sounds simple enough. Yet, unfortunately, this value is not always observed at work. Discover why employees have to be careful about the information shared with, and about, each other.

DI—Defamation for Managers

30 MIN Master the skills necessary to foster a harassment- and discrimination-free work environment for all employees, and gain insight into employment law issues related to defamation.

DI—Discrimination

30 MIN One employee's definition of fair treatment can be vastly different from another's. Learn more about the antidiscrimination laws that clearly define how employers must deal with all job applicants and employees in the workplace.

DI—Discrimination for Managers

30 MIN The broad spectrum of employees' and customers' varying races, ages, genders, ethnic groups, religions and lifestyles poses unique challenges for managers. Explore employment laws and learn how to create a harassment- and discrimination-free work environment.

DI—Diversity Awareness

90 MIN Gain a new perspective on workplace issues associated with diversity, while discovering the advantages of embracing differences in a harmonious way.

DI—Documentation

30 MIN Discover how documentation should be handled at work, and learn how to track offensive or illegal behavior in case you decide to file a workplace complaint.

DI—Documentation for Managers

30 MIN Managers need to be well-informed about documentation requirements—whether recording data related to employees' performance or retaining employees' annual reviews. Take a closer look at documentation-related employment law issues you may encounter in your job.

DI—Drug-Free Workplace Program

90 MIN This course discusses the impact of drugs on the work environment and the importance of a drug-free workplace. It explains the steps necessary to implement a typical drug-free workplace program.

DI—Employees with Disabilities

30 MIN Learn how employees with disabilities are protected from workplace discrimination, and discover steps you and your institution can take to accommodate their needs.

DI—Employees with Disabilities for Managers

30 MIN Find out about employment law issues related to employees with disabilities that you could potentially face in the workplace.

DI—Gender

30 MIN The number of women in the U.S. workforce has skyrocketed in the past 30 years. While the workforce is now almost equally split between both sexes, tension and discrimination still linger. Examine the role gender plays in organizations.

DI—Harassment

30 MIN Harassment is one of the most-reported—yet frequently misunderstood—employee complaints in the workplace, yet many sources suggest that the issue is still really underreported. Clear up confusion, and get answers to your questions about harassment.

DI—Harassment for Managers

30 MIN Managers need to have a deep understanding of harassment, particularly in conjunction with employment law. Review issues related to harassment that you may encounter at work.

DI—Language

30 MIN The way we communicate, whether by words or actions, helps shape our relationships. Language can unite and inspire, but it can also divide and offend. Learn how to use language with sensitivity toward others, and take responsibility for how you communicate at work.

DI—Marital Status

30 MIN As the number of women in the workplace reaches record highs and living arrangements become more complex, it's more important than ever before to protect employees against discrimination based on marital or family status.

DI—Race, Color and Nationality

30 MIN America is one of the most diverse countries in the world in terms of our racial and ethnic makeup. Find out about the laws protecting race and national origin from discrimination and harassment in the workplace.

DI—Religion

30 MIN Learn to recognize and prevent religious discrimination and harassment scenarios at work by gaining a broader understanding of the laws protecting religion from discrimination and harassment.

DI—Retaliation

30 MIN Retaliation makes up about 30 percent of all employment-related federal complaints. Understand your rights in this area, and learn to monitor your actions to ensure more a productive, dynamic work environment.

DI—Retaliation for Managers

30 MIN Retaliation continues to dominate employment-related federal complaints. Get savvy about employment law issues related to retaliation so you know what to watch for at work.

DI—Sexual Harassment

90 MIN Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.

DI—Sexual Harassment for Supervisors and Managers

30 MIN See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.

DI—Sexual Harassment Refresher

20 MIN This course presents the key points of sexual harassment so you can recognize and avoid inappropriate conduct. At the end of this course, you will be able to recognize what behaviors constitute sexual harassment.

DI—Sexual Orientation

30 MIN Sexual orientation and gender identity have become important topics in the American social landscape, as well as in the workplace. Gain a broader understanding of sexual-orientation discrimination and related harassment issues.

DI—Stereotypes and Assumptions

20 MIN Understand the impact stereotypes and assumptions have on employees, so you can foster a more respectful work environment.

DI—Veteran Status

30 MIN Hundreds of thousands of American men and women currently serve in state militias, National Guard units and the armed forces. Learn about the employment laws protecting veterans and people on military duty.

DI—Violence and Bullying in the Workplace

20 MIN What, exactly, is workplace violence? Who is affected by it? And how can violence and bullying incidents at work be prevented? Increase awareness in your institution about these growing national concerns.

DI—Workplace Inclusion

20 MIN Identify, recognize and understand the value of diversity on a personal and professional level, and learn how to leverage differences in the workplace to better serve customers.

Customer Information Security Awareness (CISA)

Critical to any financial institution is protection of customer or member information. Customers utilize financial institutions who they trust and all employees are critical to protecting the information of those they serve. This series provides courses for training staff on how to effectively secure and protect this information.

These courses are recommended for:

All employees

CISA-01—Security System Issues

15 MIN Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

CISA-02—Passwords

15 MIN Discover best practices for selecting passwords and controlling access to workstations.

CISA-03—Internet Banking Security

15 MIN Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

CISA-04—Securing Customer Information

15 MIN Consider compliance with the GLBA from a bank IT perspective.

CISA-05—Securing Nonpublic Areas

15 MIN Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

CISA-06—Information Disposal

15 MIN Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

CISA-07—PINs

15 MIN Explore issues related to Customers' personal identification numbers (PINs), and the banking products and services they permit access to.

CISA-08—Customer Requests

15 MIN Establish procedures for responding to lawfully authorized requests for release of confidential data.

CISA-09—Interactive Voice Response Systems

15 MIN How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

CISA-10—Clean Desk Policy

15 MIN Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

CISA-11—Media and Equipment

15 MIN How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

CISA-12—Network Component Security

15 MIN Take a closer look at the types of security issues connected with a bank's network hardware.

CISA-13—Data Encryption Standards

15 MIN Learn about standards for encoding/decoding Customer data.

CISA-14—Remote Access Standards

15 MIN Gain a better understanding of how to enforce remote access standards when working with a service provider.

CISA-15—Laptop and PDA Security

15 MIN Brush up on laptop- and cell phone-related security issues.

CISA-16—Intrusion Detection and Firewall Security

15 MIN This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

CISA-17—Virtual Private Network Security

15 MIN Learn more about information security guidelines for VPN use.

CISA-18—Computer Room Security

15 MIN Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

CISA-19—File Backup and Storage

15 MIN Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and Customer data. This module examines the issues around the use of common storage media.

CISA-20—PC Software Controls

15 MIN Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

CISA-21—Virus and Spyware Prevention

15 MIN Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

CISA-22—Incident Response Program

15 MIN Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information—a program developed to respond to unauthorized access to Customer information, including required notifications.

CISA-23—Social Engineering

15 MIN Social engineering—as it relates to information security—is when a person is tricked into cooperating with a hacker due to our inclination to follow certain "social rules." Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

CISA-24—Social Media

15 MIN Your Customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by Customers and employees.

Leadership in Management

Raise the bar in your organization with courses that create exceptional leaders. Leadership in Management courses teach employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road. Ten modules comprise the curriculum which addresses business letters, memo and email writing, conflict resolution, time management, and interview preparation and conduct.

These courses are recommended for:

All employees

LE1—Introduction to Management Basics

60 MIN Making the jump from front-line employee to manager can be difficult, surprising, frustrating—and even stressful. Gain a better understanding of your role as a manager, what your staff expects of you, and how to manage teams and individuals.

LE2—Time Management

60 MIN After transitioning into managerial roles, many new managers often discover the need to develop better time management skills. Learn tools and techniques you can use to improve the way you use your time.

LE3—Business Writing

60 MIN A well-written communication has the power to persuade, instruct and inform. Choose words and create sentences that convey your message clearly, and feel more confident in the quality of the letters, memos and e-mails you write for customers, coworkers and management.

LE4—How to Lead and Participate Effectively in Meetings

60 MIN If you feel meetings are more akin to tasks on to-do lists than vehicles for reaching strategic objectives, think again. Reframe your outlook on meetings, and transform static, creativity-zapping sessions into inspiring and productive organizational destinations.

LE5—Coaching and Feedback

60 MIN One of your goals as a manager is to see your direct reports succeed at work. Good coaching skills will help you achieve this goal. Watch various situations unfold and learn how to provide appropriate, effective feedback that will help your employees grow.

LE6—Leading People Through Change

60 MIN Change is never easy. Yet, to be a successful leader, you need to be agile and adaptable in order to navigate your team through times of transition. Increase your capacity to change, and learn how to lead others during transformation.

LE7—Handling Conflict

60 MIN Conflict can have both positive and negative effects on a team or organization. Learn to leverage conflict to solve problems and achieve positive results in your workplace.

LE8—Sharpening Your Interviewing Skills

60 MIN Hiring the right talent is one of the most critical things you can do to help your company reach its goals. Find out how to screen candidates, prepare for an interview and ask good questions. Note: This course provides information of a general nature regarding interviewing practices. It is not intended as legal advice for interviewing and should not be viewed as a substitute for legal consultation regarding general hiring practices or specific individual situations.

LE9—Managing Multiple Generations at Work

30 MIN Today's workforce is comprised of four generations of employees—Seniors, Baby Boomers, Generation X-ers and Millennials. Gain a better understanding of the differences and similarities across each demographic, and learn how to bridge generational diversity in your organization.

LE10—Introduction to Project Management Concepts

60 MIN Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task orchestrating activities.

REAL Customer Service

Delivering great value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Customer Service courses teach employees how to provide stellar customer service that will set your institution apart from the competition.

These courses are recommended for:

All employees

Customer Service

60 MIN Providing excellent customer service is essential to every financial institution's success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.

REAL Customer Service 1—Showing Customers You Care

60 MIN Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.

REAL Customer Service 2—Using Language to Serve the Customer

60 MIN Language is powerful—particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

REAL Customer Service 3—Opening the Conversation

60 MIN You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone.

REAL Customer Service 4—Diagnosing Customer Needs

60 MIN Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.

REAL Customer Service 5—Responding to Customer Requests

60 MIN Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.

REAL Customer Service 6—Taming Challenging Conversations

60 MIN Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

REAL Customer Service 7—That's a Wrap—Closing the Conversation

60 MIN By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.

REAL Sales

Sales are the core of every business, and the barometer through which growth is measured. Sales experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

These courses are recommended for:

Retail Bankers, Commercial Bankers, Mortgage Bankers, Trust Professionals, Compliance Professionals

Cross-Selling

90 MIN To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

REAL Sales 1—The Other Side of Service

60 MIN In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.

REAL Sales 2—Adding Value Through Cross-Selling

60 MIN Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

REAL Sales 3—Adding Value Through Up-Selling

60 MIN Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self assessment so you'll have an opportunity to test your knowledge and apply what you've learned.

REAL Sales 4—Overcoming Resistance

60 MIN When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

Retirement Management

These courses provide staff members knowledge on planning and saving for retirement and the various tools for success.

These courses are recommended for:

Deposit Operations Professionals, Retail Bankers, Internal Audit Services, Compliance Professionals, Fraud Professionals

Education Savings Accounts/Coverdell Education Saving Account

30 MIN Explore basic information about Education Savings Accounts, including rules for contributions and distributions.

Excess IRA Contributions

60 MIN This course explains how excess IRA contributions occur, how they can be corrected before or after the applicable deadline (generally October 15 of the year following the contribution of those who file their returns by the due date, including any extensions), and the associated reporting and record keeping requirements.

IRA Beneficiary Options

90 MIN Learn about the different IRA beneficiary rules, regulations and reporting requirements for traditional, SIMPLE and Roth IRAs. Note: This course presents aspects of federal law regarding death distributions to IRA beneficiaries. Individual states may have specific laws that affect IRA beneficiary distributions. Check with a tax or legal professional to see if your state has additional applicable laws.

IRA Contributions

90 MIN Explore the regulations that govern IRA contributions including traditional and Roth IRA contributions, rollovers, transfers, excess contributions, re-characterizations and conversions. Note: This course does not discuss employer Simplified Employee Pension (SEP) plan contributions to an employee's traditional IRA or employer Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to an employee's SIMPLE IRA. You can learn more about these contributions in two other courses in this series, Simplified Employee Pension (SEP) Plans and SIMPLE IRA Basics. View the course descriptions on the following page.

IRA Distributions

120 MIN Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees. Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.

IRA Required Minimum Distributions

60 MIN Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.

IRA Rollovers, Transfers and Direct Rollovers

90 MIN Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

Retirement Planning and Saving

90 MIN This course discusses the importance of planning for retirement and provides an introduction to the retirement planning process.

Roth IRA Overview

60 MIN Review fundamentals of Roth IRAs, including information about establishing a Roth IRA, contributions and plan distributions.

SIMPLE IRA Basics

90 MIN Find out what a SIMPLE IRA plan is, and discover plan owners' and administrators' responsibilities and requirements.

Simplified Employee Pension (SEP) Plans

90 MIN Demystify SEP plans. Learn more about employer and employee eligibility requirements, plan documentation and reporting. Note: This course focuses on SEP plans established with IRS Form 5305-SEP, which does not permit employee salary deferral elections. Details of salary reduction on SEP (SARSEP) plans or any other types of prototype or individually designed SEP plans will not be addressed.

Traditional IRA Overview

60 MIN Learn about the fundamentals of traditional Individual Retirement Accounts (IRAs) in this comprehensive course. Information covered includes: establishing a traditional IRA; contributing to the traditional IRA and the rules that govern contributions; and taking distributions from the traditional IRA and the rules and penalties of doing so.

Ways to Build Wealth

60 MIN This lesson plan takes you through investment analysis, which encompasses methods used to determine an investment's value. This is important because it can prevent you from paying more for an investment than it is really worth. Investors analyze individual investments, the market as a whole, and the companies that issue investments; each of these approaches has its own name and methods. In addition to these approaches, you will learn about short-term and long-term investing, and how each works for different types of investors.

BSA and AML Case Studies

BSA and AML Case Studies provide real-life examples and application of the BSA and AML principals. These are designed to take an employee's knowledge of the topic and bring it to life in scenarios they may encounter on the job.

These courses are recommended for:

Retail Bankers, Compliance Professionals, Internal Audit Services, Deposit Operations Professionals, Electronic Services Professionals, Fraud Professionals

AML CSR "Is There a Mechanic in the House?"

15 MIN Explore how due diligence activities may reveal suspicious activity.

AML CSR Candelais Industries

15 MIN Exercising due diligence at account opening may reveal suspicious activity; find out how.

AML CSR Current on Currency Transaction Reporting

15 MIN See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

AML CSR Do Not Open Until...

15 MIN If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

AML CSR The Temporary Holding Pattern

15 MIN An incoming wire for the same amount closely following on an account with little regular activity other than currency deposits and wire transfers to foreign countries may indicate possible money-laundering. Learn what to watch for.

AML Lenders "Did You Do These Yourself?"

15 MIN Explore why Customers presenting financials that have not been prepared professionally should raise a red flag.

AML Lenders "I've Got Friends in High Places!"

15 MIN This case study illustrates how a Customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

AML Lenders Collateral

15 MIN See why a Customer requesting a large loan secured by CDs may be cause for concern.

AML Lenders Me and My Shadow

15 MIN See why lenders may want to be wary of Customers who rely heavily on their lawyers when conducting banking activities.

AML Lenders The French Connection

15 MIN Find out why a Customer's request to wire loan proceeds outside the country may be suspicious.

AML Ops "What's My Line?"

15 MIN Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.

AML Ops The Pay Off

15 MIN A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

AML Ops What Kind of Laundering Operation Are You Running?

15 MIN During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

AML Ops Who Do You Know in the Caymans?

15 MIN This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

AML Ops Wire You, Wire Me

15 MIN See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

AML Tellers Do You Have 30 \$100s For 150 \$20s?

15 MIN See why a Customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

AML Tellers Little Blue Men

15 MIN Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

AML Tellers Martino's Tavern & Bank

15 MIN Find out why unlicensed check cashing through a Customer's account may be detected.

AML Tellers Wonder Construction

15 MIN See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

AML Tellers You're in the Money

15 MIN Discover why a Customer's unexplained, sudden wealth may be questionable.

BSA CSRs—"Hello, Stranger."

15 MIN If a Customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

BSA CSRs—"There's Gotta be a Better Way!"

15 MIN This case study presents a Customer who may be eligible for placement on the institution's "exempt" list—the list of Customers whose currency transactions are exempt from the reporting requirement.

BSA CSRs—College Daze

15 MIN Review the record-keeping and verification procedures that must occur when an institution facilitates a wire transfer between a mother and her son at college.

BSA CSRs—Is It or Isn't It?

15 MIN See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

BSA CSRs—The Owl’s Cry

15 MIN Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone’s behalf.

BSA Lenders —"What City, Please?"

15 MIN Loan officers encounter the BSA primarily through the Customer identification requirements. This case illustrates some of the complications involved when a Customer is less than forthcoming with some information.

BSA Lenders —What Will They Think of Next?

15 MIN Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

BSA Lenders —What’s in the Box?

15 MIN Part of the responsibilities of loan officers is to ensure that the bank makes good loans. Even if a loan application seems to be filled with accurate information, sometimes additional due diligence is necessary. This scenario presents a situation where a loan officer must decide if something suspicious is going on during the application process for a client’s commercial loan.

BSA Ops—Coupon Redemption

15 MIN Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

BSA Ops—Ghost in the System

15 MIN Studying account records and generally being tuned in to what to look for may help reveal fraud. In this case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a Customer’s account records.

BSA Ops—Larry’s Food Mart or Larry’s Laundry?

15 MIN Financial institution employees who process data and file forms are also subject to the BSA requirements. Occasionally, these employees may come across something that raises concerns. Explore a situation in which an institution may want to file an SAR.

BSA Ops—Miguel’s Discovery

15 MIN Individuals who want to avoid the CTR requirements sometimes employ ATMs to do so. This case study covers activities that might raise suspicion.

BSA Tellers—A Little Knowledge is Dangerous

15 MIN This case study presents a Customer who believes he has discovered a tax loophole and attempts to “structure” currency transactions to avoid the currency transaction reporting requirement.

BSA Tellers—Business is Booming

15 MIN Why would a business checking account Customer who plans to deposit \$16,250.28 to his account raise a red flag? Find out in this comprehensive case study.

BSA Tellers—Connect the Dots

15 MIN Explore a suspicious scenario where multiple Customers work together to “structure” a currency transaction to avoid the reporting requirement.

BSA Tellers—What Are Friends For?

15 MIN In this case study, a customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.

BSA/AML for Trust—Non-Profit or Not

15 MIN This case study presents a scenario involving a non-profit organization. As you will see, just because an organization is non-profit does not automatically discount it from being a BSA risk. Throughout this case study, you will be presented with decision points to test your knowledge.

BSA/AML for Trust—Wire the Money to Bolivia

15 MIN This case study presents one of the classic traps in the trust business as it concerns the Bank Secrecy Act (BSA). It illustrates why it is important to always follow the rules. Just because you know someone, you cannot overlook the important steps necessary to open a trust account. Throughout this case study you will be presented with decision points to test your knowledge.

Leadership Professional Skills

These courses are designed to help train employees of all levels within the organization how to be effective leaders. Courses tackle topics including bringing out the best in employees, managing conflict, building a team environment, and motivation during times of organizational change. All courses are designed with multimedia.

These courses are recommended for:

All employees

Becoming a Coach: Bringing out the Best in Employees

40 MIN While a good coach communicates objectives to his or her staff, enforces discipline, and shares constructive feedback—a great coach encourages team members to explore their full potential. Discover ways you can support your direct reports and help them shine in their best light.

Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel

45 MIN Whether you are a manager, executive or an entry-level professional, the source of your power to excel comes from within. Tap into eight communication principles of leadership and become the best leader you can be.

Conducting High-Impact, Low-Stress Performance Reviews

45 MIN Does the thought of giving performance reviews keep you up at night? Discover the right way to plan and deliver a performance review. Learn how to provide meaningful feedback to employees that's compliant with the law, and explore stress-minimizing strategies you can employ throughout the process.

Creating Your Dream Team: How to Harness the Power of Teamwork

45 MIN Walk through the team-building process and acquire universal strategies you can apply when building your own dream team. Learn how to select the right talent, clearly communicate your team's mission, foster a creative, innovative environment and make the most of errors so your team can learn from mistakes.

Everyone's Teamwork Role

45 MIN How much time and effort is wasted in your organization because team members don't fully understand each other's roles and responsibilities? Discover the T.E.A.M. approach to help employees feel like they are collectively working toward a common goal, and build trust among each other in the process.

For Managers ... Creating a Positive Workplace: Good Attitudes Are Contagious

45 MIN Invest in your employees, and you will see the payoff in productivity. Find out how to inspire, nurture, challenge and recognize employees in a way that will help you build a more positive, energized workplace.

Heating Up Your Cold Calls

35 MIN Offset customer attrition caused by natural business cycles and expand your customer base with hot-button prospecting. Learn simple cold-calling techniques that will help capture customers' attention and guarantee a warm reception, including the hot buttons to push to get a few minutes of a prospect's time, an appointment, or even a sale.

Hiring Secrets: 12 Tips to Get Candidates to Reveal Their True Selves

35 MIN Interviewing candidates is a common cause of anxiety for many hiring managers. Practice specific steps you can use to improve your interviewing technique and conduct more successful interviews.

How to Resolve Conflict at Work

30 MIN Conflict at work can make or break your career. Equip yourself with the skills you need to better manage conflict—whether knowing when conflict may be avoided, or having the ability to resolve disagreements as they occur.

How to See Opportunity in a Changing Workplace

30 MIN Workers come and go. New technology affects the way we work. Responsibilities shift. The key to thriving during, and after, change is to reframe your outlook. Discover how to prosper when you view change as an opportunity to work more effectively, rather than a roadblock.

How to Shine in Difficult Management Situations

45 MIN As a manager, you will likely one day find yourself in an uncomfortable situation with an employee. Learn five essential tools—sincerity, humility, imagination, negotiation and enthusiasm—you can use to better navigate difficult management scenarios.

Interviewing Techniques That Help You Hire the Best

60 MIN Interviewing candidates is probably the most crucial part of the hiring process. Take a look inside a system for interviewing that will help you capture the most important information from candidates, and will also enable you to objectively rate them to find the best person for the job.

It's Business, Not Personal: Taming Emotions in the Workplace

45 MIN Being overly emotional at work can hinder your career. Find out how to tame your emotions when dealing with your boss, co-workers and customers. Also learn how to take feedback gracefully, refrain from writing emotionally charged e-mails and share opinions diplomatically. Plus, practice techniques for clearing the air constructively.

Motivating Employees During Organizational Change

45 MIN During organizational change, communicating with your team every step of the way is essential. Learn how to build trust with employees by showing sensitivity and being a sounding board, and discover how to communicate a clear, consistent message that reinforces the positive aspects of change.

Professional Conduct 101: Vital Skills for New Employees

45 MIN New employees are often unfamiliar with the common ground rules of workplace. Discover the vital skills needed to develop a professional image—from appropriate dress and conduct to how to adjust to the company's organizational culture. Also, observe strategies for avoiding inappropriate behaviors that can undermine credibility.

Solving (Even More) People Problems on the Job

45 MIN Unfortunately, unpleasant coworkers with problem behaviors are a fact of life. Learn how to deal with behavior problems you may encounter in the workplace in a successful, tactful and professional manner.

Training to Win: Helping Employees Meet or Exceed Their Goals

30 MIN By giving employees the tools they need to meet or exceed their goals, you enable them to set ambitious targets, make smart decisions and stay on track—even as distractions threaten to derail progress. Discover training techniques you can employ to help your employees adopt a driven, goal-oriented mindset.

You Are the Organization

45 MIN Whether you work in IT or the mailroom, the image you present of yourself and your organization to coworkers and friends can help you win or lose clients. Recognize your public relations role within your organization and learn how to conduct yourself effectively both inside and outside of work.

Communication Professional Skills

Designed for employees at all levels of the organization, Communication Professional Skills courses provide employees with communication skills including communicating with internal and external clients, both written and verbally. It also tackles topics including how to give and receive criticism, communicating to reduce stress, and important writing courses.

These courses are recommended for:

All Employees

7 Things Never to Say to Your Customers

45 MIN Defusing sticky customer-service situations is often as simple as rewording your reply to complaints. Discover seven phrases you should avoid saying to customers at all costs, and boost customer loyalty to new heights.

Better Business Grammar

35 MIN As a professional, you know it's important to be well-groomed and polished. Your verbal and written communication skills should reflect the same effort. Learn how to avoid grammatical errors that can damage your career, chase away customers and negatively impact your potential.

Communicating for Results: How to Be Clear, Concise and Credible

35 MIN Regardless of your role in your organization, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners' moods, asking questions to get people involved in your position and ways to organize your thoughts more effectively.

Communicating to Reduce Stress on the Job

30 MIN On-the-job stress can impair productivity and lead to communication breakdown. Learn how to avoid crossing co-workers' "security zones" and prevent stressful situations at work. Also explore methods of managing time pressure induced tension.

Communicating with Customers

35 MIN Regardless of your role, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners' moods, asking questions to get people involved in your position and organizing your thoughts more effectively.

Communicating with People on the Job

45 MIN From tips on how to keep your cool to ways you can share honest criticism without offending others, equip yourself with the tools expert communicators use to express yourself at work more effectively.

Don't Shoot the Messenger: Common Workplace Courtesies that Reduce Tension & Lower Stress

40 MIN Raise your awareness of the six common violations of workplace courtesy. Practice mutual respect to build rapport with your colleagues and earn a reputation as someone who is great to work with.

Everyone's Customer Service Role

45 MIN Your customer base is the cornerstone of your organization. See how the actions of every employee—even those who do not serve external customers—can affect the overall health of your organization.

How to Communicate Clearly and Effectively With Employees

45 MIN Learn how to become your employees' best boss by observing and listening to interactions between a manager and her employees. The scenarios reveal how to motivate employees with praise, offer constructive criticism that challenges employee growth and to clearly and confidently delegate important tasks to prevent misunderstandings.

How to Give and Receive Criticism

35 MIN Giving and receiving criticism is a critical part of any job. Get savvy about guidelines for giving positive, useful criticism to others, and understand the link between receiving criticism and improving your own performance.

Listen & Win: How to Keep Customers Coming Back

30 MIN Unlock one of the best-kept secrets to customer retention: listening. Learn techniques to improve your listening skills, as well as some tips you can use to avoid common customer complaints.

Make the Connection: How to Be Effective and Productive on the Phone

45 MIN Save time, increase profits and build valuable relationships by becoming a master telephone communicator. Learn how to calm irate callers, establish instant rapport on the phone, skillfully handle interruptions—and earn loyal customers in the process.

Mastering Memos

30 MIN Office memos reflect your organizing skills. Your language, tone of your words, even the length of your memos—all of these elements determine whether your coworkers will read and understand what you write. View poorly written office memos and pick up some tips for improving your writing.

Power Writing: Techniques for Success

60 MIN The quality of your written communications can make or break your career. Learn ways to improve your writing skills, make writing easier and promote written communications that will help you and your company succeed.

Powerful Ways to Persuade People

40 MIN The art of persuasion is a learned skill for most people—not an innate ability. This course will show you how to become a more persuasive speaker so you can influence customers.

Solving People Problems on the Job

45 MIN While there are many ways to react to situations involving problem coworkers, only some methods are effective. Equip yourself with techniques for dealing with behavior problems, including tips you can use to avoid conflict and guidelines you can use to help change others' behavior.

Speak Like a Pro... and Get a Standing Ovation Every Time

45 MIN Do you feel nervous at the prospect of giving a speech? You're not alone. Realize that your audience will feel confident about you—and your message—only if you speak with poise. Discover a fail-safe way to write an effective speech that you can deliver with conviction and finesse, and learn how to connect with audiences instantly using one of five classic introductions.

Speaking to One Person or a Roomful: Proven Techniques that Will Make You a Master Communicator

45 MIN Learn how to enhance your tone of voice and body language—and to say the right thing, and say it well, even under difficult circumstances. Find the exact words to convey your feelings in difficult situations, including those where you feel interrupted, rushed, put on the spot or accused.

Speaking with Confidence, Clarity and Charisma

45 MIN Learn the secrets professionals use to engage listeners and present ideas effectively with the “POWER” technique. Get savvy about establishing rapport with audiences, orienting yourself for maximum influence during a meeting and gauging a group’s reaction to what you say.

Think Like the Customer, Act Like the Owner

40 MIN Learn how to think like the customer and act like the owner so you can deliver great customer service. Plus, get savvy about handling common sticky situations with professionalism and finesse.

Winning Over Even the Most Difficult Customers: Going Beyond Service with a Smile

45 MIN Even the best customers can be taxing under stressful conditions. But since difficult customers are a fact of life, it’s up to you to turn frustrating situations around and make the most of every conversation you have with customers—regardless of the challenge. Pick up important skills you can use to win over thorny customers and lead by example.

Teamwork Professional Skills

Teamwork is an essential skill for all employees within any organization. Designed with multimedia enhancements, your employees will learn how to build and support a team. Courses include positive team building, techniques and tips, and building cooperation.

These courses are recommended for:

All employees

Building Cooperation: How Everyone Can Win at Work

30 MIN Cooperation can boost productivity, improve performance and make your organization a better place to work overall. Find out how to avoid three common communication mistakes, and learn six techniques you can use to be more cooperative on the job.

For Employees ... Being Positive in the Workplace: Good Attitudes Are Contagious

45 MIN Learn how to create a good attitude on the job by boosting your own morale and staying positive amid the inevitable day-to-day frustrations of work.

Getting Cooperation: Team-Building That Works

35 MIN Interpersonal communication mishaps among team members have a negative impact on productivity. Examine common communication blunders and discover how to regain focus on common goals when team members' egos impede effectiveness—and how to achieve more-respectful group interactions overall.

Sink or Swim Teamwork: We're All in This Together

45 MIN Behind every great organization's success is this fundamental concept: teamwork. Yet, not everyone knows how to make a team work—or how to be a team player. Throw your team a lifeline and discover how to maximize your team's effectiveness using the "CLING" strategy.

Team-Building Techniques That Work

45 MIN Blending diverse personalities and skill sets to form a cohesive team that can complete even the toughest assignments is challenging. Practice teamwork principles, meeting techniques and communication tools to promote teamwork in your organization.

Time Management Professional Skills

The Time Management Professional Skills Suite provides your employees with tips and important techniques for successfully managing their time. Topics include listening, achieving peak performance, getting organized, and managing multiple projects simultaneously. These skills are crucial for any organization to reach employee peak potential.

These courses are recommended for:

All employees

Achieving Peak Performance on the Job

60 MIN Become more efficient, helpful and productive at work, whether you're a "collaborator" or a "lone ranger." Learn to overcome obstacles that have historically derailed your progress, and find out under what conditions you work best.

Arrest that Stress: How to Depressurize Your Work Life

45 MIN Absenteeism, employee turnover, lower productivity, higher medical expenses—whether the toll is emotional, physical or financial, the cost of workplace stress is expensive. Discover strategies you can use to channel stress and promote a more peaceful, balanced environment at work.

Do it Right the First Time: Paying Attention to Details

45 MIN Make success a habit. Discover a proven approach that entails practicing active listening, using simple tools to help retain what you learn and creating a template for guaranteed accuracy.

Do More in Less Time: Tame Your Workload by Dramatically Increasing Your Productivity

35 MIN Tame your workload by dramatically increasing your productivity. Develop skills that will help you make the most of your daily schedule, whether you are at work, in meetings or traveling.

Get Organized and Stay Organized: The 7-Day Plan for Putting Your Work Life in Order

45 MIN Get organized, once and for all! Put your work life in order by following the principles illustrated in this sensible seven-day program, and minimize the chaos in your world in just a few minutes a day.

How to Juggle Multiple Priorities

30 MIN Having to manage multiple priorities at work is a fact of life. Get acquainted with the C.A.N. D.O. system—a unique methodology designed to help you deal with the stress of work overload, avoid procrastination and finish your assigned tasks on time.

Leading 20-Minute Meetings That Matter

45 MIN Turn your meetings into helpful, productive time-savers. Establish an effective strategy and procedure by which to lead. Learn how to lead meetings with a clear purpose, keep topics on track and end on time.

Listening: The Key to Productivity

45 MIN Being an effective listener is the key to being easy to work with and respected by colleagues. Get acquainted with the "10 laws of listening" and the "R-E-H-E-A-R" listening technique, and discover how to overcome four common listening distractions.

Managing Stress Before it Manages You

45 MIN Leverage your schedule for unsurpassed productivity, and strive for a stress-free work environment. Discover ways to identify and overcome the three major sources of workplace stress. Pick up tips for attaining an ideal balance between work life and home life while also battling stress using the proven "A-T-T-A-C-K" method.

Take Back Your Time: How to Manage Your Workload and Still Have a Life

45 MIN The most effective employees get away from the office to recharge. While it's not always easy to do, learn three ways you can challenge yourself to reclaim your time by properly managing your workload.

New!

OnCourse Unplugged

OnCourse Unplugged video compliance courses are revolutionizing the way employees learn about serious topics, including courses that will change the face of compliance training and learning for years to come. The series includes a library of core video compliance courses that are published and reviewed by our compliance experts to ensure clients have everything needed to stay compliant in a fun and engaging way.

These courses are recommended for:

Retail Bankers, Commercial Bankers, Lenders, Loan Operations, Electronic Service Professionals, Deposit Operations, Internal Security Professionals, Managers

Unplugged: BSA/AML Overview

10 MIN The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA.

Unplugged: BSA/AML Program

10 MIN This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

Unplugged: Currency Transaction Reports

15 MIN This course focuses on the currency transaction reporting requirements of the Bank Secrecy Act (BSA). The primary purpose of the BSA is to prevent and detect money laundering activity through financial institutions and certain other businesses within the United States. This course teaches you about the requirements for determining whether or not a Currency Transaction Report (CTR) is applicable to a transaction. Also, you will learn about the necessary customer information required by the CTR form, and how to correctly fill one out for specific situations.

Unplugged: Suspicious Activity Reports

15 MIN The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

Unplugged: Know Your Customer

20 MIN This course reviews the basic requirements of a Know Your Customer (KYC). This includes the Customer Identification Program (CIP), Customer Due Diligence (CDD) procedures and Enhanced Due Diligence (EDD) procedures as prescribed by the USA PATRIOT Act. It explains the relationship between KYC and the institution's Anti-money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and perform necessary due diligence.

Unplugged: Anti-Money Laundering

15 MIN This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution.

Unplugged: Fair Lending Overview

15 MIN This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

Unplugged: Fair Housing Act

15 MIN This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

Unplugged: Equal Credit Opportunity Act

20 MIN This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

Unplugged: Home Mortgage Disclosure Act

15 MIN This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

Unplugged: Identity Theft Program

15 MIN This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

Unplugged: Identity Theft Red Flags

15 MIN This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of Red Flags of Identity Theft.

Unplugged: OFAC

15 MIN All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known to have, or suspected of having, ties to terrorist activity or drug trafficking. This course provides a working knowledge of the OFAC regulations. This includes discussing what is entailed by the OFAC regulations, what to do if someone is found to be prohibited from engaging in transactions with the United States, and what it takes to be compliant under these regulations.

Unplugged: Social Engineering

15 MIN This course introduces Social Engineering as it relates to information security. There are several techniques of social engineering that may be employed against staff members of a financial institution in attempt to gain access to customer information, company proprietary information, or other protected information.

Unplugged: Phishing

15 MIN This course covers phishing attempts, common red flags and the critical importance to protect oneself and the institution from falling victim to phishing attacks.

Unplugged: Privacy

15 MIN This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share nonpublic personal customer information with a nonaffiliated third party, a customer can opt out or forbid the sharing of his or her information. This course is for institutions that either share or don't share any of its customers' nonpublic personal information with nonaffiliated third parties outside of the permissible exceptions contained in the Privacy Rules.

Microsoft Office

Microsoft Office is the office suite of desktop applications delivering the tools and services to get work done. Our Microsoft Office Quickcert offerings are available for either version 2013 or 2016 and allow your employees to learn the skills they need to get their tasks done quickly and efficiently with a professional advantage.

These courses are recommended for:

All Employees

Introduction to Microsoft Outlook 2016

1.5 HRS Outlook is more than an email program; it is also a calendar, to-do list, address book, and virtual mailbox, all in one. However, email handling is Outlook's most popular feature, and millions of people have used Outlook as their primary email program since it came out over 20 years ago. This is because it is fast, has many useful features, and is easy to use and customize. Besides keeping track of email, Outlook helps you organize the information you need to conduct daily personal and business tasks and events, like your contact information, your appointments, and your to-do lists.

Microsoft PowerPoint 2016 for Advanced Users

1.5 HRS Whether you want to give a sales presentation to a new client, share some ideas with your staff, or give a speech to key stakeholders, PowerPoint gives you the tools you need to create attractive visual aids that support your words, while helping your audience remember your key points. This course on Microsoft PowerPoint 2016 for Advanced Users discusses the more sophisticated and complicated features available in PowerPoint.

Microsoft PowerPoint 2016 for Beginners

1.75 HRS Whether you want to give a sales presentation to a new client, share some ideas with your staff, or give a speech to key stakeholders, Microsoft® PowerPoint™ 2016 gives you the tools you need to create attractive visual aids that support your words while helping your audience remember your key points. This course on Microsoft PowerPoint 2016 for Beginners gives a basic overview of PowerPoint for users who have little or no PowerPoint experience.

Microsoft PowerPoint 2016 for Intermediate Users

1.5 HRS Whether you want to give a sales presentation to a new client, share some ideas with your staff, or give a speech to key stakeholders, PowerPoint gives you the tools you need to create attractive visual aids that support your words while helping your audience remember your key points. This course shows PowerPoint users with basic knowledge of the application how to use the more advanced PowerPoint features.

Microsoft Word 2016 for Advanced Users

2 HRS For several decades, Microsoft Word has been the go-to application for anyone who needs to create professional-looking documents, in both business and academic settings, as well as at home. Since it first debuted in 1983, Microsoft has updated Word many times. The latest is Microsoft Word 2016, which can be purchased as a standalone product, as part of Microsoft Office 2016, or as part of Microsoft 365. This course shows experienced Word 2016 users how to use the advanced formatting, customization, and collaboration features available in this useful tool.

Microsoft Word 2016 for Beginners

2 HRS Microsoft Word is a word processing application that has been around for a long time; in fact, it is one of the first to be designed for use with a Mouse, a new technology at the time. For several decades, Microsoft Word has been the go-to application for anyone who needs to create professional-looking documents, in both the business and academic settings, as well as at home. Since it first debuted in 1983, Microsoft has updated Word many times. The latest is Microsoft Word 2016, which can be purchased as a standalone product, as part of Microsoft Office 2016, or as part of Microsoft 365.

Microsoft Word 2016 for Intermediate Users

1.5 HRS For several decades, Microsoft Word has been the go-to application for anyone who needs to create professional-looking documents, in both business and academic settings, as well as at home. Since it first debuted in 1983, Microsoft has updated Word many times. The latest is Microsoft Word 2016, which can be purchased as a standalone product, as part of Microsoft Office 2016, or as part of Microsoft 365.

Microsoft Office Access 2013

20 HRS

Section 1: Access Basics

Section 2: Designing a Database

Section 3: Building a Database

Section 4: Managing Table Data

Section 5: Creating Selection Queries

Section 6: Creating and Managing Forms

Section 7: Creating and Managing Reports

Section 8: Controlling Data Entry

Section 9: Finding and Joining Data

Section 10: Creating Flexible Queries

Section 11: Enhancing Forms

Section 12: Customizing Reports

Section 13: Sharing Access Data

Section 14: Structuring Existing Data

Section 15: Writing Table Queries

Section 16: Using Macros

Section 17: Making Forms More Effective

Section 18: Improving Reports

Section 19: Creating a Startup Interface

Section 20: Database Maintenance

Section 21: Distributing and Securing a Database

Microsoft Office Excel 2013

13 HRS

Section 1: Introducing Excel 2013

Section 2: Basic File Commands and Operations

Section 3: Creating, Managing and Navigating the Worksheets

Section 4: Entering and Managing Worksheet Data

Section 5: Formatting Cells and Worksheets

Section 6: Applying Formulas and Functions

Section 7: Analyzing and Organizing Data

Section 8: Naming and Hyperlinks

Section 9: Displaying Data Visually Using Charts

Section 10: Preparing to Print and Printing

Section 11: Share Worksheet Data with Other Users

Section 12: Including Illustrations and Graphics in a Workbook

Section 13: Customize the Excel Interface

Microsoft Office Outlook 2013

10 HRS

Section 1: Setting Up your E-Mail Account

Section 2: Introducing The Outlook 2013 Interface

Section 3: Working with Outlook Mail Items

Section 4: Common Outlook Item Actions

Section 5: Working with Outlook Calendar Items

Section 6: Working with Contact Items

Section 7: Working with Outlook Task Items

Section 8: Organizing Outlook Items

Section 9: Advanced Message Management

Section 10: Managing Outlook Data Files

Section 11: Securing and Privacy Settings

Microsoft Office PowerPoint 2013

10 HRS

Section 1: Introducing the PowerPoint 2013 Interface

Section 2: Beginning a Presentation

Section 3: Beginning a New Presentation

Section 4: Formatting Text

Section 5: Preparing to Deliver a Presentation

Section 6: Working with Tables and Charts

Section 7: Using Multimedia in PowerPoint Presentation

Section 8: Working with Autoshapes

Section 9: Managing PowerPoint Masters

Section 10: Special Effects Through Animation

Section 11: Delivering a Presentation

Section 12: Collaborating in PowerPoint

Section 13: Securing and Distributing the Presentation

Microsoft Office Word 2013

12 HRS

Section 1: The Interface

Section 2: Basic File Commands and Operations

Section 3: Creating, Managing and Formatting Content

Section 4: Creating Tables

Section 5: Applying Page Layout and Reusable Content

Section 6: Including Illustrations and Graphics in a Document

Section 7: Proofreading Documents

Section 8: Applying References and Hyperlinks

Section 9: Setup and Executing Mail Merge

Section 10: Customize the Word Interface

Commercial Lending Program (in partnership with Eensight)

This unique, cost-effective series gives employees the tools they need to verify key information, understand consumer regulations, underwrite the loan, and follow up to minimize fraud. Our web-based learning management system brings together best practices in applied learning, course management, scheduling and reporting. Advanced data integration functionality works seamlessly behind the scenes with your existing enterprise technology.

These courses are recommended for:

Consumer Lenders, Underwriting Staff, Branch Managers, Assistant Branch Managers, Operations Staff, Platform Assistants

Accounting

1.5–2 HRS The participant will be introduced to the theory of financial accounting and the application of debits and credits and will be able to apply the accounting concepts to various situations.

Cash Flow Analysis

2–3 HRS This course introduces the cash flow analysis necessary to analyze if a company has the capacity to service interest and principal payments, as well as to cover its capital expenditures. It explains the underlying causes of changes in cash flow within a company and interprets the meaning of some of the most widely used cash flow coverage ratios (Debt Service and Fixed Charge Coverage ratios).

Cash Flow Construction

2–3 HRS This foundational course introduces the cash flow construction skills to understand how a business generates and uses cash. The construction of the three different cash flow presentations: FASB 95, Uniform Credit Analysis (UCA), and the EBITDA approach are explained and a practical case is used to construct a UCA cash flow statement from a company's financial information.

Cash Flow Forecasting

2–3 HRS The purpose of the course is to move forecasting from a number massaging exercise into the creation of a "Most Likely Case" scenario within a range of probable performance scenarios. The course builds the skills necessary to identify and assess the sources of repayment, identifies key credit risks and mitigating factors, and creates sensitivity forecasts that incorporate risk analysis.

Credit Write-up

2–3 HRS Your ability to communicate a cohesive argument regarding the acceptability of a credit transaction is as important as the quality of the credit analysis itself. A credit write-up is key for analyzing, understanding and communicating the credit worthiness of a business. The course develops a framework to elaborate a complete credit analysis to support the underwriting of a loan request by communicating a cohesive argument regarding the acceptability of a credit transaction in spite of the identified risks.

Financial Statement Analysis

2–3 HRS The ability to get behind the numbers when completing a financial statement analysis is critical to understanding the capacity of a borrower to repay. This course analyzes the income statement and balance sheet, focusing on trend and ratio analysis to evaluate performance. The conclusions provide a deeper understanding of the capacity to generate profits combined with an understanding of the overall financial position of the borrower.

Guarantor Analysis

2-3 HRS This course focuses on the analysis of a guarantor's financial strength by assessing the capacity and willingness to make interest and principal payments. From the information provided in the tax return, you will calculate the guarantor's combined business and personal cash flow to evaluate the sufficiency to support interest payments. From the Personal Financial Statement, you will calculate the Guarantor's Net Worth and Liquidity.

Loan Documentation

2-3 HRS As a lender, you must craft secure documents that protect your financial institution, even in the event of non-payment. You will define the Legally Responsible Entities (such as Individuals and Sole Proprietors, Corporations, LLC and LLP, Partnerships and Trusts), identify the documents that establish the existence of an entity, provide authority to act and establish the obligation to pay. The course develops a framework that safeguards your financial institution and explains the risks of inadequate documentation.

Loan Structuring

2-3 HRS The primary tenant of this course is the protection of the primary and secondary sources of repayment. An appropriate loan structure goes well beyond the loan type (Seasonal, Permanent Working Capital, Term and Bridge loans); it involves the integration of loan type, amortization schedules, covenants and collateral/guarantees which together create a "structure" that matches the appropriate loan type to the borrower's needs, protects the primary source of repayment and ensures value in the secondary sources when necessary.

Sources of Repayment

2-3 HRS This course focuses on the determination and evaluation of the strength of acceptable Primary Sources of Repayment "PSR" (such as Net Cash Flow after Operations, Seasonal Conversion of A/R and Inventory, among others) by considering "scale" and "predictability". It identifies and prioritizes the Secondary Sources of Repayment ("SSR") by considering scale, predictability, liquidity and interdependence of the PSR.

Credit Skills Diagnostic Assessment

1 HR How do you measure the skill sets of your lending professionals and set them on a path toward improvement? Deploy the Credit Skills Assessment tool to objectively measure the level of lending competency across your organization to establish and maintain consistent performance.

Consumer Lending Program (in Partnership with Eensight)

This unique, cost-effective series gives employees the tools they need to verify key information, understand consumer regulations, underwrite the loan, and follow up to minimize fraud. Our web-based learning management system brings together best practices in applied learning, course management, scheduling and reporting. Advanced data integration functionality works seamlessly behind the scenes with your existing enterprise technology.

These courses are recommended for:

Consumer Lenders, Underwriting Staff, Branch Managers, Assistant Branch Managers, Operations Staff, Platform Assistants

Following up on the Loan

1-1.5 HRS As a lender, it is essential to protect your institution interest especially in the event of non-payment. You must learn to deal with different types of delinquents and to understand the legal options available including Chapter 7 and 13 bankruptcies.

Government Regulations and the Lending Process

3-4 HRS This course highlights the consumer regulations that affect every step of the consumer lending process from initial inquiries, to making the loan decision and communicating the decision to the applicant. You will learn the reason behind the regulations and how regulations protect the borrower and the applicant.

Introduction to Consumer Credit

1.5-2 HRS The primary purpose of this course is to give participants an overview of consumer lending and the competitive marketplace. They will learn the basic characteristics of the consumer lending products offered by financial institutions, why financial institutions offer consumer lending products and how they make profits from consumer loans.

Investigating the Applicant—Part 1

1.5-2 HRS The purpose of the course is to investigate the applicant's stability of employment and residence and willingness to repay the loan. Key elements in this process are to determine sources of income that are acceptable to repay a loan especially from both salaried and self-employed applicants. The willingness to repay the loan can be ascertained by analyzing a credit bureau report and their FICO credit score.

Investigating the Applicant—Part 2

2-3 HRS This course focuses on the financial strength of the borrower. From the tax returns and personal financial statement you will learn to calculate the applicant's debt to income ratio and determine if it is sufficient to repay a loan. Understanding appraisals is also a key element when evaluating mortgage and home equity lending requests to determine if there is a sufficient secondary source or repayment.

Making the Decision

2-3 HRS The primary focus of this course is to use all the information gathered from the application, credit bureau report, personal financial statement and tax returns and actually make a loan decision. There are three possible decisions, yes, no or potentially making a counteroffer. It is essential to create a loan structure that matches the loan structure to the borrower's needs. Secondary sources of repayment include collateral and understanding the procedures for accepting collateral and making sure the correct insurance is in place to reduce risk.

Preventing Fraud

30-45 MIN In this course you learn the ways applicant's can commit fraud and learn to take the necessary steps to prevent fraud from happening in the first place.

Processing the Loan

1-1.5 HRS This course focuses on gathering all the necessary documentation to perfect our security interest in the loan. It is essential to understand all the security agreements and the common documents in a consumer loan file.

Taking the Loan Application

1-1.5 HRS This course gives participants the tools to understand the information that is required on a consumer credit application and to properly respond to informal inquiries about consumer loans. It is essential to understand all the information required on the application in order to hold conversations with applicants in a manner that makes them feel comfortable. Key elements of the application include the reason for the request and whether the request is within policy. Participants also learn which types of identification are acceptable.

The Five Stage Lending Process

30 MIN This course introduces participants to the Five-Stage Lending Process which provides a basic structure for processing, analyzing, documenting and following up on a consumer lending request. It gives participants a proper framework and helps ensure they have not forgotten any steps.

Credit Skills Diagnostic Assessment

1 HR How do you measure the skill sets of your lending professionals and set them on a path toward improvement? Deploy the Credit Skills Assessment tool to objectively measure the level of lending competency across your organization to establish and maintain consistent performance.

Small Business Lending Program (in partnership with Eensight)

Do your employees have the skills and confidence to have meaningful conversations with clients and prospects about their business and financial positions? The Small Business Lending Program enhances your team's skills and competencies to understand small businesses, identify financing needs and discuss lending requests. The online program takes approximately 12 to 15 hours to complete. Each course has an assessment at the end and there is a final assessment when you have completed all of the courses.

These courses are recommended for:

Consumer Lenders, Underwriting Staff, Branch Managers, Assistant Branch Managers, Operations Staff, Platform Assistants

Section 1: Understanding your Small Business Customer

Section 2: Accounting Basics

Section 3: Tax Returns and Legal Structure

Section 4: The Balance Sheet

Section 5: The Income Statement

Section 6: Combining the Balance Sheet and Income Statement

Section 7: Understanding Small Business Borrowing Needs

Section 8: Personal Financial Statements

Insight Advantage Program (in partnership with Eensight)

How do you position your employees to become a valuable resource to help customers improve their business growth? The Insight Advantage Program enhances your employees' skills and competencies to acquire, expand and add value to their current and future business relationships by discovering cash management and financing opportunities.

These courses are recommended for:

Consumer Lenders, Underwriting Staff, Branch Managers, Assistant Branch Managers, Operations Staff, Platform Assistants

Section 1: Introduction

Section 2: Cash Cycle and Financial Analysis Essentials

Section 3: Do your Homework

Section 4: Effective Sales Conversations

Section 5: Discovering Cash Management Financing Needs

Section 6: Value Added Solutions and Effective Closing



www.OnCourseLearning.com/financial-services